EXHIBIT A

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CASE SUMMARY CASE No. 12-CV-1284

Josh Belknap, et al vs. Bank of America Home Loans, et al

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Contract - Debt -Case Type: Commercial/Consumer 05/24/2012 Date Filed: Location: 405th District Court Judicial Officer. Mailia, Wayne

DADTO	NEODMATION

Defendant

Bank of America Home Loans

c/o Registered Agent Stinson Foundation

303 West Wall Street Midland, TX 79701

Lead Attorneys Jeffrey R. Seewald Retained 7135201900(W) 7135201025(F) JSEEWALD@MCGLINCHEY.CC

Defendant

Recontrust Company, N.A., a subsidiary of

Bank of America

c/o Registered Agent, Stinson Foundation

303 West Wall Street Midland, TX 79701

Jeffrey R. Seewald Retained 7135201900(W) 7135201025(F)

JSEEWALD@MCGLINCHEY.CO

Defendant

Wells Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mor

c/o Registered Agent Corporation Service

Company

211 E. 7th Street, Suite 620 Austin, TX 78701-3218

Jeffrey R. Seewald

Retained 7135201900(W)

7135201900(W) 7135201025(F) JSEEWALD@MCGLINCHEY.C(

Plaintiff

Belknap, Josh

Robert D Clements, Jr.

Retained 281-331-1325(W) 281-331-8777(F)

Plaintiff

Belknap, Katherine Boland

Robert D Clements, Jr.

Retained 281-331-1325(W) 281-331-8777(F)

EVENTS & ORDERS OF THE COURT

OTHER EVENTS AND HEARINGS 05/24/2012

Original Petition - OCA Proposed Order (unsigned) 05/24/2012

Temporary Restraining Order and Order setting Hearing

05/24/2012 Information Sheet - for Case Filing

05/24/2012 Request for Service

05/24/2012 Request for Service Request for Service 05/24/2012

05/24/2012 Court Coordinator's Case Notes

TRO SIGNED /S/FC/SE 05/24/2012 Temporary Restraining Order (Judicial Officer: Judge, Visiting)

Judge, Frank Carmona. Bond - Certificate of Cash in Lieu of Citation Issuance - Work Product 05/25/2012

05/25/2012

w/TRO; called atty's office for pick-up. sd 05/25/2012 Temporary Restraining Order - Issued - OCA - Work Product

w/Cits.; called for pick-up sd Precept Issued - Work Product Issued 3 Precepts; called for pick-up sd 05/25/2012

06/05/2012 Hearing (3:00 PM) (Judicial Officer Mallia, Wayne)

temporary.restraining order

Result: Held

06/06/2012 Order to Extend Temporary Restraining Order (Judicial Officer: Mallia, Wayne)
Until June 20, 2012; no request for service.

06/22/2012 Original Answer

Special Exceptions 06/22/2012

No request for Setting. Proposed Order (unsigned)

06/22/2012 granting Defts' Special Exceptions.

08/23/2012 Status Conference (9:30 AM) (Judicial Officer Mallia, Wayne)

Unofficial Record

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CAUSE NO. 12W 1284

JOSH BELKNAP and KATHERINE BOLAND BELKNAP

Plaintiffs

VS.

BANK OF AMERICA HOME LOANS, RECONTRUST COMPANY, N.A., a Subsidiary of Bank of America, and WELLS FARGO BANK, N.A./as) Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust §

Defendants.

IN THE MOTRICA WHAT

GALVESTON COUNTY, TEXAS

405 JUDICIAL DISTRICT

PLAINTIFFS' ORIGINAL PETITION REQUEST FOR EQUITABLE RELIEF, REQUEST FOR TEMPORARY AND PERMANENT INJUNCTIONS AND REQUEST FOR DISCLOSURE

TO THE HONORABLE JUDGE OF SAID COURT:

COME NOW Plaintiffs, Josh Belknap and Katherine Boland Belknap and file this Petition complaining of Defendants, Bank of America Home Loans, Recontrust Company, N.A., a Subsidiary of Bank of America and Wells Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust. For good causes of action against the Defendants, the Plaintiffs would respectfully show the Court as follows:

Discovery Control Plan

The Plaintiffs intend to conduct discovery pursuant to Level II of Texas Rule Civil Procedure 190 because Plaintiffs are seeking damages and equitable reliefs.

Parties

Plaintiffs, Josh Belknap and Katherine Boland Belknap are individuals who reside in Galveston County, Texas. 12 - CV - 1284 DCORPET

Original Patition - OCA

Defendant, Bank of America is a lending institution doing business in Galveston, Texas and may be served with process by and through its registered agent. The registered agent for service is the Stinson Foundation, who may be served at 303 West Wall Street, Midland, Texas 79701. Plaintiffs request citation to issue.

Defendant, Recontrust Company, N.A., a Subsidiary of Bank of America is a banking institution doing business in Texas and may be served with process by and through its registered agent. The registered agent for service is the Stinson Foundation, who may be served at 303 West Wall Street, Midland, Texas 79701. Plaintiffs request citation to issue.

Defendant, Wells Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust is a lending institution doing business in Texas and may be served with process by and through its registered agent. The registered agent for service is Corporation Service Company, 211 E. 7th Street, Suite 620, Austin Texas 78701-3218. Plaintiffs request citation to issue.

Nature of Action

This is a suit to enjoin and restrain a forcelosure sale posted under an unlawful declaration of default and acceleration of maturity of a promissory note. The Plaintiffs timely tender payments on the home loan. Defendant accepted payments, paid taxes and insurance out of the Plaintiffs' escrow fund and managed the account. In 2011, the Defendant filed a Notice of Foreclosure in Brazoria County, Texas despite the fact that the subject property is located in Galveston County, Texas. The facts of the defendants attempts and plaintiffs proff of her compliance with the terms of the underlying contract and deede of trust are set forth in the plaintiif Katherine Boland Belknap's affidavit attached.

Execution of Note and Deed of Trust

On December 3, 2004, the Plaintiffs purchased a certain tract of real property in Galveston County, Texas, from defendant, Bank of America Home Loans, predecessor mortgage Electronic Registration Systems, Inc. On that date, the Plaintiffs executed and delivered to Defendant, Bank of American Home Loans a promissory note. To secure payment of the note, and as a part of the transaction, the Plaintiffs executed a deed of trust dated December 3, 2004, naming Defendant, Recontrust Company, N.A. trustee for the benefit of defendant, Bank of America Home Loans. The deed of trust is recorded in the Mortgage Records of Galveston County, Texas. A true and correct copy of the Notice of substitute Trustee's Sale is attached as Exhibit J and incorporated by reference.

Imminent Harn

Plaintiffs were and are the owners of the property purchased from Defendant, Bank of America Home Loans and more particularly described as follows:

A 1.556 acre tract of land and being the west 250 feet of the east 450 feet of lot 6, in block 38, of Algoa suburbs addition, in Galveston County, Texas, according to the revised map thereof recorded in Volume 238, Page 1 of the map records and transferred to plat record 1, Map No. 1, 80th of the map records of Galveston County, Texas.

Although the property is encumbered by the deed of trust lien in favor of defendant Bank of America Home Loans, Plaintiffs are not in breach of any covenant or in default of any obligation owed to Defendant, Bank of America Home Loans. Nevertheless, Defendant, Recontrust Company, N.A., as trustee, acting on instructions from Defendant, Wells Fargo Bank, N.A., as Trustee for the Certificate Holders of Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-HE1, has given notice that the property is to be sold by the trustee pursuant to the powers contained in the deed of trust. The public sale by the trustee

has been set for a time between 10:00 a.m. and 4:00 p.m. on June 5, 2012 at the courthouse door in Galveston, Galveston County, Texas.

Probable Right to Relief

Plaintiffs and Defendant, Bank of America Home Loans entered into a loan modification trial period plan on July 1, 2011. The Plaintiffs were required and made payments on July 1, 2011, August 1, 2011 and September 1, 2011 all in the monthly amounts of \$947.08. The Plaintiffs have continued to make payments via telephone transfer, cashier check and wire-transfer. These different methods of payment were demanded by the Defendant, Bank of America Home Loans.

Specifically, the Plaintiffs aver that on foregoing payments of \$947.08 were made to and accepted by Defendant Bank of American Home Loans the owner and holder of the note secured by the deed of trust. Subsequently, on or about Defendant Bank of America Home Loans notified the Plaintiffs that he installment was late and that the maturity of the note was being accelerated so that the entire balance must be paid within 10 days or the property would be posted for foreclosure. At the time of the attempted acceleration, the Plaintiffs were not delinquent in the payment of any sums due Defendant Bank of America Home Loans. The Plaintiffs will further show that the Plaintiffs were not given notice of the intent to accelerate the note and were not given an opportunity to cure any default, if one did exist.

Probably Irreparable Harm

Despite the Plaintiffs' protestations to Defendant, Bank of American Home Loans that there was no breach of covenant or default in the Plaintiffs' obligations sufficient to justify foreclosure, the Defendant threatens to and, unless restrained, will sell or cause the plaintiffs' property to be sold. The Plaintiffs will suffer irreparable injury unless the foreclosure sale is

restrained and enjoined. The foreclosure sale will deprive the Plaintiffs of the use and enjoyment of the property, and will cause them to lose the only place they have to live. Additionally, the Plaintiffs will lose the right to sell or mortgage the property at some future date and will not obtain full benefit of the appreciated value.

Inadequate Remedy at Law

The Plaintiffs will show that there is no remedy at law that is clear and adequate to protect the Plaintiffs' property interest against this wrongful foreclosure by the Defendant. The Plaintiffs request injunctive relief so that justice may be done, mot merely for delay. The Plaintiffs have performed all conditions presedent and is ready, willing and able to perform each and every obligation imposed by the note and deed of trust and to perform any equitable acts as the court deems necessary.

WHEREFORE, the Plaintiffs request that.

- 1. A temporary restraining order be issued without notice to the Defendant, restraining the Defendant, their agents, servants, and employees, from directly or indirectly selling or attempting to sell the trust property on June 5, 2012, the first Tuesday of the month under the power of sale contained in the deed of trust, and any such Tuesday after.
- The Defendant be cited to appear and show cause, and that on hearing, a temporary injunction be issued enjoining Defendants, their agents, servants, and employees, from directly or indirectly selling or attempting to sell the trust property under the power of sale contained in the deed of trust so long as the Plaintiffs make the agreed payments and otherwise complies with its obligations to Defendant Bank of American Home Loans, or on other conditions as the Court deems equitable.

- 3. The Court declare that as of May 1, 2012 no default exists in the Plaintiffs' obligations to Defendant Bank of American Home Loans arising out of the note and deed of trust described in this petition.
 - 4. The Plaintiffs recover costs of suit.
- 5. The Plaintiffs be awarded other and further relief to which the Plaintiffs may be justly entitled.

Jury Demand

Plaintiffs demand a jury trial and tender the appropriate fee with this petition.

Conditions Precedent

All conditions precedent to Plaintiffs' claim for relief has been performed or has occurred.

Request for Disclosure

Under Texas Rule of Civil Procedure 194, Plaintiffs request that Defendant disclose, within 50 days of the service of this request, the information or material described in Rule 194.2.

Attorney's Fees

The Plaintiffs incorporate by reference and re-allege each of the foregoing paragraphs as if the same had been set forth herein verbatim.

As a result of the Defendant's conduct, the Plaintiffs have been forced to hire the undersigned attorney to represent them. The Plaintiffs are entitled to an award of their attorney's fees.

Prayer

WHEREFORE, the Plaintiffs pray that the Defendant be cited to appear and on final trial of this matter, the Plaintiffs have and recover judgment for:

- a. Damages in an amount greatly exceeding the minimum jurisdictional limits of this Court;
- b. Declaratory relief ordering the Defendant to cease and desist from disposing of insurance funds.
- ¢. Exemplary Damages;
- d. Attorney's fees;
- e. Expenses incurred in pursuing a shareholder derivative action;
- f. Pre-judgment and post-judgment interest;
- g. Costs of Court; and
- h. Such other and further relief, both general and special, at law or in equity, to which the Plaintiffs may be justly entitled to receive.

Plaintiffs pray for general relief.

Respectfully submitted,

LAW OPFICE OF ROSERT D. CLEMENT, JR. & ASSOC.

ROBERT D. CLEMENTS, JR.

State Bar No. 043696000

CHRIS R. LAY

State Bar No. 24026114

MELISSA KRAMPOTA

State Bar No. 24070081

PATRICK "PAT" HUZINEC

State Bar No. 10363850

1600 E. Highway 6, Suite 318/

Alvin, Texas 77511

Telephone: (281) 331-1325

Facsimile: (281) 331-8777

Attorneys for Plaintiffs

CAUSE NO.	<u>. </u>
JOSH BELKNAP and	§ IN THE DISTRICT COURT OF
KATHERINE BOLAND BELKNAP	§
Plaintiffs	§ §
Vs.	§ GALVESTON COUNTY, TEXAS
BANK OF AMERICA HOME LOANS, RECONTRUST COMPANY, N.A.,	\$ \$
a Subsidiary of Bank of America, and WELLS FARGO BANK, N.A., as	§ §
Trustee for the Certificate Hølders	§
Merrill Lynch Mortgage Investors Trust	
Defendants.	§JUDICIAL DISTRICT
AFFIDAVİT-OF KAA	HERINE BOLAND BELKNAP
STATE OF TEXAS	
COUNTY OF BRAZORIA	

BEFORE ME, the undersigned authority, appeared KATIE BELKNAP, who after being by me duly sworn, stated the following under oath:

"My name is KATIE BOLAND BELKNAP. I am competent to make this affidavit, I am of sound mind and am over the age of (18) eighteen The statements of fact set forth herein are true and correct and based upon my personal knowledge, the documents attached are my person business records kept by me in the regular sourse of maintaining timely payments and ongoing business regarding the mortgage on my home which was purchased December 3, 2004, since the purchase the records are kept in my ordinary course of my family's record and book keeping with knowledge of the act, event, condition, or opinion that was recorded to make this record or to transmit the

information to be included in this record. The record was made at or near the time or reasonably soon after the act, event, condition, or opinion that was recorded, the following is also within my personal knowledge.

On or about April 1,2010 I contacted Bank of America regarding my swing rate loan. My goal was to secure a fixed rate on my loan. Upon contacting them they advised me that I could qualify for Making Home Affordable Program. On April 16, 2010 the Bank sent me a Home Modification Package attached as Exhibit "A". I completed this package and mailed the Home Modification Loan back to Bank of America via a prepaid envelope provided by Bank of America. On June 9, 2010 I received a letter from Bank of America Attached as Exhibit "B". It appeared from this letter that Bank of America was asking for my Home Owner Association monthly dues. I contacted Bank of America on June 10, 2010 at phone number 1-877-201-3524 and with the Home Retention Division. I advised the Loan Officer that I resided in the suburbs and Home Owners Association dues were not applicable in my case. I was advised to fax over this information. I complied with Bank of America and submitted the following fax:

Loan #228133762

Dear BAC Home Loans.

June 10, 2010

I have sent all the documents to you. We do not have a Homeowners/Condominium Association. Please call 832-875-3327 if you have any questions.

Thanks.

Katherine Belknap

For the next 10 months I called Bank of America at phone number 1-877-201-3524 because I was concerned about making my regular house note. I was told each time that my loan was in review and I did not have to make my regular house payment while I was in review and that a Bank of America would get back with me.

On March 21, 2011 I received a letter from Bank of America attached as Exhibit/
"C". I contacted Bank of America at phone number 1-888-325-5399 at approximately
12:05 p.m. and spoke with a representative known as Sandy. Sandy stated that I was
going to receive a second review and it would be processed by Bank of America Victoria
Zon at phone number 1-877-345-6431 Ext. 57151.

On March 29, 2011 I called Bank of America at phone number 1-800-846-2222 and spoke with Bank of America representative Tameria. Tameria advised that Bank of

America has no updates regarding my loan and someone from the Bank would be contacting me.

On April 1, 2011 I called Bank of America at phone number 1-877-345-6431 and spoke with Bank of America representative Daniel. Daniel stated that he could not advise me regarding my loan because the Bank has my maiden name (Boland) in the system as opposed to married name (Belknap).

After receiving no positive results from Daniel I immediately called Bank of America back at phone number 1-877-345-6431 and spoke with Bank of America representative Chris. Vadvised Chris that I wanted something in writing regarding the loan and the bank's intentions regarding my loan. Chris stated that he could not provide me with anything in writing and that all he could say is that my loan was still in review. I asked Chris if Leould speak with a supervisor. Chris referred me to Irene at phone number 1-877-327-9225.

I contacted frene at phone number 1-877-327-9225 and received no answer.

On April 7, 2011 I called phone number 1-877-326-9225 and spoke with Bank of America representative Morane. Morane stated that she has no update regarding my loan due to it still being in review. I asked Morane if they would provide me with something in writing regarding my loan. Morane stated that she could not provide anything in writing. Morane stated she was reviewing notes attached to my loan and discovered that my home was to be foreclosed on, sale date 4/19/11. Morane stated this foreclosure could be postponed due to my loan being in review.

On May 1, 2011 and after speaking with Bank of America representative Morane and fearing my home was going to be foreclosed on I sought legal services via Patrick "Pat" Huzinec.

Upon Mr. Huzinec reviewing my case he stated that Bank of America/Recon Trust has filed the foreclosure in the wrong county. Mr. Huzinec completed the following actions:

(See billing invoice Exhibit C-1)

On May 24, 2011 I received the loan APPROVAL from Bank of America attached as Exhibit "D" (4 pages).

I complied with the terms of this agreement and paid my first trial note on June 24, 2011 for the month of July 2011 in the amount \$950.00 via check # 1904. I called this payment in via phone number 1-888-325-5357.

I complied with the terms of this agreement and paid my second trial note on August 1, 2011 for the amount of \$950.00 via check # 1910. I called this payment in via phone number 1-888-325-5357.

On this same date I asked the Bank of America representative when would I receive the loan paper work to complete the loan. I was instructed to send my September trial payment and Bank of America would forward me the loan contract.

I complied with the terms of this agreement and paid my third trial note September 1, 2011 for the amount of \$950.00 via check # 1924. I called this payment in via phone to number 1-888-325-5357.

On October 12, 2011 I received the Rate change notice dated October 1, 2011 and the contract from Bank of America/Home Retention Division for the loan attached as Exhibit "E" (2 pages)

Upon reviewing the contract I discovered that the contract would be null and void if not signed and executed by October 11, 2011 see Exhibit "E" Page (1). The aforementioned documents clearly reflects that I did not receive this contract via Fed-Ex until October 12, 2011 Exhibit "E" Page (2) thus making this contract impossible to accept per the explicit instruction contained in the contract by Bank of America.

I called Bank of America, I believe the next day, October 13, 2011 and advised them that I had not received the contract until after the statue of limitation had expired, making the contract invalid. I requested a new document with a correct date. I was advised to keep making the payments and a Bank of America representative would contact me.

I complied with the request of Bank of America and made October 2011 payment to Bank of America.

I complied with the request of Bank of America and on September 4, 2011 I called Bank of America at 1-888-325-5357 and submitted a payment of \$960.00 to Bank of America for September 2011 payment. Once again I asked the representative from Bank of America about them sending me a contract with the correct date for me to initial. I was told that my account representative would be Troy Williams and to contact him at 1-888-325-5357.

I complied once again and called the aforementioned phone number. I spoke with Troy Williams and advised him that I was approved for the loan, I had received the loan contract however per direct order of the contract, the return date was past due making the contract invalid. Troy Williams stated he would check into the problem and return my call within 3 days.

On September 8, 2011 I called Bank of America at 1-888-325-5357 in an attempt to contact Troy Williams. I received only a voice mail stating he was in the office between the hours of 4:00 p.m. and 11:00 a.m. I left him a message to contact me.

After receiving only a voice mail, I called back an attempted to speak with any other advisor available. I was advised that I was only allowed to speak with Troy Williams due to him being my account advisor.

On September 9, 2011 I called Bank of America at 1-888-325-5357 and spoke with Troy Williams. Williams stated he would get back to me within 3 days. I asked Williams if he could provide me with something in writing and he stated he would make notes on my account, however there was nothing he could provide me in writing.

On September 17, 2011 I called Bank of America at 1-888-325-5357 and spoke with a representative who advised that Troy Williams was unavailable; however they would place a note in my account and have Williams call me.

On September 28, 2011 I called Bank of America at 1-888-5357 and entered my account number, after doing this the phone automatically forwards you to Troy Williams answering service. At 3:26 p.m. Heft message for Williams to call me regarding my loan document.

On December 5, 2011 I attempted to make my house payment via online service. I discovered that my online payment access had been terminated. I called Bank of America again and entered my account number. I discovered upon entering my account number I was always automatically forwarded to Troy Williams answering service who has continuously failed to return my calls. I continued to call in an effort to make my house note and used zeros as opposed to my account number in an attempt to talk to a representative. After numerous attempts I finally reached a representative who accepted my house payment of \$960.00, verification #2011/20516192436P.

On December 17, 2011 I called Bank of America at 1-888-325-5357 and left a message with Williams who again failed to return my call.

On January 3, 2012 at 10:55 a.m. I called Bank of America at 1-888-235-5357 and was automatically forwarded to Williams again. Once again I left a message to Williams that I was trying to make my house note and determine what I needed to do in order to consummate the loan agreement. Once again I called back and had to go through all the automotive system before reaching an account representative. After reaching a Bank of America representative I submitted January payment for \$960.00, verification # 10120103085601533P.

On February 1, 2012 I called Bank of America at 1-888-325-5357 and spoke with Felisha. I requested tax statements in order to submit them to my CPA. Felisha stated that Bank of America does not have any records of my payments.

Felisha advised me to contact Troy Williams who is my account representative I advised that I have made numerous attempts to contract Williams as well as left numerous messages, however he never returns my calls. I asked if I could speak to his supervisor in an attempt to consummate the loan transaction. Felisha advised that

Williams' supervisor was Zeefhals Zahid and could be contacted at 1-817-864-5122. Felisha stated she would e-mail both Williams and Zahid. I asked Felisha would she come the e-mail at which point she stated she could not provide me with e-mails, however she would make a note in my file.

Between February 1, 2012 and February 22, 2012 I made numerous calls to Bank of America in attempt to speak with Zahid, Williams or any Representative that would help me, however no one would accept my payments nor speak to me.

On February 22, 2012 I received the following check from Bank of America and the document explaining why Bank of America has returned my funds. Attached as Exhibit "F"

Upon receiving this check and letter I discovered that Bank of America was returning these funds because according to them they have not received additional funds to equal to the full amount due. However Bank of America never indicates what the full amount is.

On February 28, 2012/I once again have been forced to retain attorney Patrick Huzinec. He advised me not to cash this check because Bank of America has accepted my payments for the past 7 months. Huzinec stated he was going to submit a letter to Bank of America in attempt to ascertain the intentions of the Bank.

On March 12, 2012, I called Bank of America at 1-888-325-5357 and spoke with approximately 10 different account representatives in an attempt to make my house payments. These attempts are documented via personal recordings and are listed as follows:

1st recording: 2 minutes 15 seconds

2nd recording: 5 minutes 47 seconds

On the first recording I spoke with an unknown female representative who stated the only department who could accept my payment would be their collection department. I asked to be transferred to this department.

After being disconnected twice I was able to reach a representative who identified himself as Ivan. This conversation is captured via second recording. Ivan reviewed my file and stated that my account manager was Troy Williams. I advised Ivan that I was not trying to be rude; however I have called Williams numerous times, left numerous messages and received no positive results. Ivan stated that he would send Williams and e-mail.

I told Ivan I was just trying to keep my payments up until this contract was finalized. Ivan stated yes for me to keep making my payments and do whatever I had to do to keep them paid up.

Ivan accepted my payment of \$960.00 via phone \$960.00 via check # 1967 confirmation # 20120312073003007P. Ivan waived the \$20.00 fee for making the payment via phone.

On March 22, 2012 I received the following letter and check for \$ 324.84 from Bank of America: Attached as Exhibit "G" (2 pages).

I have no idea what this check is for nor do I understand what the letter is referring to.

On April 10, 2012 I contacted Bank of America at 1-888-325-5357 in an attempt to pay my house note. These conversations are documented via personal recordings:

1st recording: 17 minute conversation

2nd recording: 6 minutes 32 seconds

3rd recording: 1 minute 43 seconds

During the first recorded conversations an unknown male representative stated he would review my account and placed me on hold.

I was disconnected and called back a second time; this recorded conversation is recording #2 with Adam.

After several minutes on hold a Supervisor for Bank of America identified himself as Adam and asked how could he help me

I advised Adam that I have an account Representative known as Troy Williams however he will never return my calls. I advised Adam that all I wanted to do was to make my house payment.

Adam stated the problem why no one will accept my payments is because of the warning code attached to my account. I asked Adam why is there a warning code on my account. Adam stated there is a warning code of foreclosure on my account and he assumes this is why I am trying to stay away from the foreclosure with these modifications payments.

Adam asked if normally when I make these payments do I make them with my account specialist. I advised Adam that I would never get in touch with my account specialist Troy Williams and he will not return my calls.

Adams advised that I have to send the payments via certified funds due to the warning code on my account. I advised Adam that I have never been instructed to send the funds certified nor was I advised of a warning code on my account.

I asked Adam if he was refusing to accept my payment. Adam stated he was not refusing to accept my payment but he just can't accept it. Adam advised me to go to Western Union and send the payments via certified funds and they could accept the payment that way.

Adam advised me that due to Bank policy he could not receive my payment via phone due to the warning code. Adam advised it could be made via certified funds. I advised Adam that I have never been instructed by Bank of America to do this. Adam stated I should have received a letter giving me proper instructions. I told Adam that I have never received any such instructions. Adam and I concluded this conversation by Adam advising me to go to a Western Union Branch and make my payments because this would be easier. Attached Western Union Receipt April 10, 2012 Exhibit "H"

On the third recording I called Troy Williams and only received a voice mail. I advised Williams that I was trying to make my house payment and had been advised via Adam that I was to submit my house payments via Western Union. I advised Williams that no one from Bank of America had previously instructed me to do this.

On this same date, April 10, 2012 at approximately 8:30 p.m., Williams called my cell phone. Williams stated he was returning my call regarding my Western Union payment. I told Williams that I had already submitted my payment see Exhibit "H". On May 1, 2012 after Bank of American received and accepted the \$ 960.00 the amount was returned see Exhibit "I".

I asked Williams why the Bank was returning funds to me. Williams stated the funds were returned due to over payments. Williams then stated he was waiting on me to send him the contract. I advised Williams that the contract was null and void per order of Bank of America because it had not been mailed to me before the expiration date. I advised Williams that I have been advising them of this since October 2011.

Williams then laughed and we became confrontational because he would not give me a reasonable answer on what I should do regarding this home loan. Due to Williams being very unprofessional and non-informative I terminated this conversation and sought legal advice.

On April 20, 2012 I received a NOTICE SUBSTITUTE TRUSTEE'S SALE from RECON TRUST Bank of America indicating that they are going to foreclose on my home on June 05, 2012 See Exhibit "J".

Bank of America mailed a letter instructing me that my new contact person was Nicole Tyson See Exhibit "K". Nowhere in that letter does she refer to the Foreclosure.

On April 30, 2012 I made my May house note for \$960.00 with my bill pay account with my bank Home Town Bank.

On May 7, 2012 Bank of America sent my May house note BACK:

On May 8, 2012 at 12:31pm Nicole Tyson called to inform me that she would be over my account while I'm in the modification. I told Nicole that we already have the modification & made ALL of our payments and the date was wrong on Bank of America ... I asked about Troy Williams she didn't know... Nicole seemed NOT to know anything about the loan but she did say there was NO paper work to be resent with the DATE for the modification.... Nicole did say that the home was in foreclosure because of behind payment and she would look into the account and get back with me if she hears anything. Recording time: 5:36, FURTHER THE AFFIANT SAY NOT".

SUBSCRIBED AND SWORN TO BEFORE ME on May 24, 2012 by

KATHERINE BELKNAP

JANA LE TERRELL Notary Public STATE OF TEXAS My Comre Exp. Oct. 13, 2012

Notary Public, State of Texas





Read below to see if you are eligible for a mortgage modification - and a more offordable mortgage payment.

If so, sond us your information to apply teday.



JOSH BELKNAP KATHERINE BOLAND 18921 Commile Rd Alvin, TX 77511

Loon <u>Number: 228</u>133<u>62</u>

0102,3t fraA

Dear JOSH BELKNAP and KATHERINE BOLAND:

You may be seeing and hearing a lot about mortgage modifications as a way to make your mortgage payments more affordable and help you avoid foreclosure. Modifications have provided relief to many homeolyment and, as your mortgage servicer, we want to make you ewere of this option so you can determine if a modification could be just for you.

You may be eligible for the Home Affordable Medificulion Program, an initiative sponsored by the jederal government to help homeowners who are finding it difficult to make their mortgage payment. Under this program, we will review your current financial situation to determine if we can help you madify your mongage to give you a new, make altertable medgage.

There are no fees associated with this program. Furthermore, you should never pay a fee for a mortigage modification and you should be viere of any person or organization that asks you to pay a fee for assistance in modifying your loan. BAC Home Loans Servicing, LP is your mortgage servicer, and help is free from us.

To be eligible for the Home Affordable Modification Program, homeowners need to meet contain criteria se the questions below:

- 1. Is your home your primary residence? Do you currently ave in the home?
 2. Is the emount you owe on your first mortgage equal to or less than \$729,750 (or a single-tagetly home. \$834,200 for a 2 unit property. \$1,192,550 (or a 3 unit property.)
 3. Are you having trouble paying your mortgage? (For example, have you had a significant lecreese in your mortgage payment OR reduction in your income OR other hardship that has impacted your income?)
 4. Did you obtain your current mortgage before Jenury 1, 2009?
 5. Is your payment on your first mortgage (including principal), interest, taxes, bisurance and hompowner's association dues, if applicable) more than 31% of your current gross income? To calculate jiss, divide your first mortgage payment by your gross income (your income before taxes).

If you answered "yes" to all of these questions, we encourage you to take the next step and apply for the Home Affordable Modification Program today. To do that, please eard us the financial documents liked on the enclosed checklist by Moy 16, 2010. We have included a pre-paid envelope for your convenience.

We want you to know that sending us your financial information helps us determine if you are eligible for the t Modification Program. It in no way blads or obligates you to participate in the program.

For general information about this program, read the enclosed Frequently Asked Questions and visit bankolamerica.com/mha and mokinghomeatfordable.gov. To talk with one of our associates, please call 1.877.200,8930 between 8 c.m. and 8 p.m. Central Time, Monday through Friday, or between 8 c.m. and 3 p.m. on Saturday.

We want to help you, so please consider this opportunity.

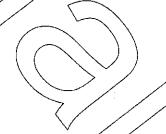
Home Retantion Division BAC Home Loans Servicing, LP

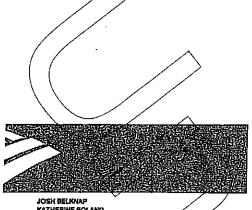
Bank of America Home Loans

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p.s. For your convenience, and to ensure you receive all required program documents in a timely manner, this package may be sent via multiple delivery methods and to all addresses on file with us, if you receive multiple packages that are identical, you only need to return one complete package with all required documents to us.

Endomine (1) Frequency Asked Greekers. (2) Checklist. (3) Regions for Modification and Alberta. (4) 155 Form 6506-7. (5) Pre-paid return as





Road below to see if you are eligible for a mortgage anodification - and a more affordable mortgage payment.

If so, sond us your information to apply today.



KATHERINE BOLAND 18921 Commis Rd Alvin, TX 77511

Lpan Number: 22813362

April 18, 2010

Dear JOSH BELKNAP and KATHERINE BOLAND:

You may be seeing and hearing a lot about mortgage modifications as a vizy to make your mortgage payments more attendable and help you would foreclosure. Additionalises here provided reliat to many homeoxysers and, as your mortgage servicer, we want to make you aware of this option so your can determine it if a modification could be right for you. may be seeing and hearing a lot about marigage mod

You may be eligible for the Home Affordable Modification Program, as bidative sponsored by the Affaeral government to help homeowners who are Ending It difficult to make their mortgage payment. Under this program, we will review your cultent Enancial situation to determine it we can help you mostly your mortgage to give you a now, more affordable mortgage.

There are no fees associated with this program. Furthermore, you should never pay a fee for managenes modification and you should betrate of any person or organization that asks you to pay a fee for assistance in modifying your foan. BAC Home Loans Servicing, LP is your moratage servicer, and help is free from us. dification and

To be eligible for the Home Affordable Modification Program, homeove See the questions below:

- 1. Is your home your primary residence? On you currently live in the home?
 2. Is the encount you down on your first mortgage equal to or less than \$723,750 for a single-family home. \$934,200 for a 2 dud property. \$1,129,250 for a 3 unit property or \$1,403,400 for a 4 unit property?
 3. Are you having trouble paying your mortgage? {For example, have you having significant increase to your mortgage payment OR reduction in your increme OR other hardship that has impacted your increme?
 4. Did you obtain your current mortgage (including principal, interest, taxes, insurance and homeowner's association dues, if applicable) more than 11% of your current gross income? To calculate this, divide-your first mortgage payment by your gross income (your income before laxes).

If you answered "yes" to all of those questions, we encourage you to take the next step and apply for the Home Altordable Modification Program today. To do that, please send us the financial documents listed on the enclosed checklist by May 16, 2010. We have included a pre-paid envelope for your convenience.

We want you to know that sending us your financial information helps us determine if you are eligible for the Home Af Modification Program. It in no way blads or obligates you to participate in the program. fordable

For general information about this program, read the enclosed Frequently Asked Questions and visit bankofemerica.com/mha and makinghomeaffordable.gov. To talk with one of our essociates, please cell 1.877.280.5930 between 8 p.m. and 8 p.m. Central Time, Monday through Friday, or between 8 p.m. and 3 p.m. on Saturday.

We want to help you, so please consider this opportunity.

Home Relention Olyfelen BAC Home Leans Servicing, LP

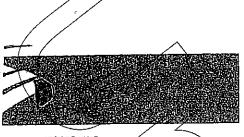
Bank of America Home Loans

p.s. For your convenience, and to ensure you receive all required program documents in a timely manner, this package may be sent via multiple delivery methods and to all addresses on file with us. If you receive multiple packages that are identical, you only need to return one complete package with all required documents to us.

Endormes (I) Programly Asked Courters, (3) Checked, (3) Request to Machineton and Africa, (4) IRS Form 4506-7, (3) Pro-paid return emulapo

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We need important information before we can determine if you are eligible for a loan modification.

We must receive it by July 9, 2010



JOSH BELKNAP KATHERINE BOLAND 18921 Cammia Rd Alvin, TX 77511

Loan Number: 22815362

Dear JOSH BELKNAP and KATHERINE BOLAND

Notice Date: June 9, 2010

Thank you for your interest in the federal government's Heme-Alfordable Modification Program. The program requires we receive settles financical interpolation from you in order to verify your eligibility to begin the process loward a permarkent home loan modification and a more eligibility to mortigage payment.

As of now, we are still missing some of the required documents or some of the documents were sent to us with missing or incorrect information. We can't complete our eligibility review until we receive the following additional and/or correct and complete information from each borrower by July 9, 2010.

· Letter or bill from Homeowners/Condominium Association reflecting monthly dues

Please note: Keep a copy of all documents for your-recerds. Do not sort original income documentation.

Please complete and fax the remaining documentation to us at 1,860.258,7329 or send to us using the enclosed FedEx envelope. We must receive this information no laterthan July 9, 2010. Once we receive your remaining documentation, we will notify you of the next steps in the Home Affordable, Modification Program process.

If you have any questions about our request for documents or want to confirm that we have received your missing information, please cell us at 1.877.201.3524.

We want to work with you and urge you to send us your documentation as soon as possible.

Home Retention Division BAC Home Loans Servicing, LP Bank of America Home Loans

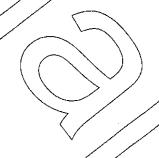
P.S. It is critical that you send us the information we need to determine if you are eligible for the Home Atfordable Modification Program and a more effordable loan psymont. Please return your documents no later than July 9, 2010.

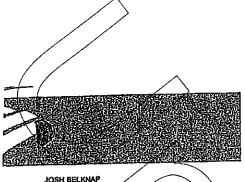
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We need important information before we can determine if you are eligible for a loan medification,

> We must receive it by July 8, 2010



JOSH BELKNAP KATHERINE BOLAND 18921 Canunio Rd Alvin, TX 77511

Loan Number: 22813362

Notice Date: June 9, 2010

Dear JOSH BELKNAP and KATHERINE BOLAND:

Thank you for your interest in the federal government's Home Arterdable Modification Program. The program requires we receive certain infancial information from you in order to verify your eligibility to begin the process loward a permanent home loan prodification and a more affordable monthly mongage payment.

As of now, we are still missing some of the required documents of some of the documents were sent to us with missing or incorrect information. We can't complete our eligibility review until we receive the following additional and/or correct and complete information from each borrower by July 9, 2010.

Letter or bill from Homeowners/Condominium Association reflecting monthly rives

Please note: Keep a copy of all documents fer your records. Do not send original income

Please complete and fax the remaining documentation to us at 7.880.259.7329 or sand to us using the enclosed FedEx envelope. We must receive this information no later than July 9, 2019. Once we receive your remaining documentation, we will notify you of the next steps in the Home Affordable Modification Program process.

If you have any questions about our request for documents or want to confirm that we have received you missing information, please call us at 1,877,201,3524.

We want to work with you and urge you to send as your documentation as soon as possible

Bank of America Home Loans

Home Relention Division BAC Home Loans Servicing, LP

P.S. It is critical that you send us the information we need to determine if you are eligible for the Homo Affordable Modification Program and a more affordable loan payment. Please roturn your documents no later than July 9, 2010.

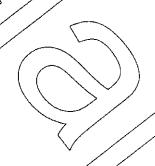
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Josh Deligap Katherae Solano 1871 Camese Rd Alvai, Tx 87511

Loan #: 21813362

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Congratifiations, We have determined that you are eligible for a trial medification. Enclosed is your Nati Period Plan. If you accessfully complete the trial medification, your permanent medification may be similar in terms/payments/pending.ingl review at the time of the permanent medification. Also anclosed is a Frequently Asked Questions document which is provided to help you understand the program.

the program.

After you successfully complete your Trial Period Rian by making three bial payments, we will contact you to dispose the legms of your permanent you have the permanent team Modification Agreement will be a set to your that you will need to algo and teiturn before your team will be permanently specified by the permanent your first period mortgage payment in the semant of \$447.00 as a soon as possibly, four in no divent later then 30 calendar days after 7/1/2011. These payments should be sent instead of, not in addition to your normal monthly mortgage payment. Please should be sent instead of, not in addition to your normal monthly anotgage payment. Please should your greens where you would normally send your mortgage payment. Please should your greens where you would normally send your mortgage payment. Please and the send your provide payment over the phone of no additional coast by calling 1-188-013-515.

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CLCTOORY, PATTH TWCALCRY, FAITH Hores Releation Division BAO Harne Loans Servicing, LP

IMPORTANT NOTICE TO HELP YOU AVOID FORECLOSURE SEAMS

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This program is only evaliable to you through your mortgago servicer - Bank of America.

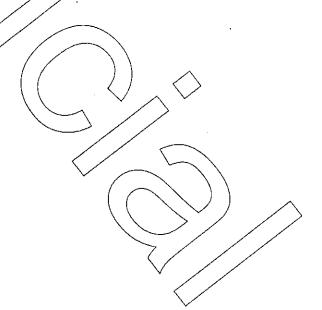
There is never a fee to get assistance or intormablen about a modification program from Bank of America so your mortgage acriteer or a HUD-approved housing consistent.

For a HUD-operoved counsolor, visit http://www.hund.gov/sifices/hap/sifihhcc/lor

Sevare of any person or cranication that asks you to pay a fee in exchange for tousing connecting services or modification of a dalaquent loan.

Bevare of any one who says they can "asva" your house it your sign or transfer over the deed to your house. Do not also over the deed to your property to any organization or individual unless you are textiling decidy with your mortgage servicer is forging your debt.

Never make your mortgage payments to anyone other than your mortgage servicer without their approval.



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Trul Period Finn Ellective Oats: 711/2011

JOSH GELKRAP KATHERSHE BOLAND HOST CAMETE RO MYN, TO 77511

ANJOSH BELIGIAN AND KATHERINE BOLAND

Coopelulations. We have determined that you are adjule for a trial modification. Enclosed is your That Control Plant 19 you successibly complete the tale modification, your permanent modification may be somet in termsferyment produce find in the trial to the terms permanent modification. Also enclosed is a Frequently Ashed Ougstlean document which is provided to help you understand, the program.

Net program.

Alies you successfully complete your Trial Pestod Plan by making three that payments, we will contact you to depote the same of your parmanent modification. A Permadent Joan Modification Agreement will be sent to you will not used to sign and return before your loan will be permanently modified.

To participate in the Trial Parlad Plan, make your first month's trial period mortgage payment in the amount of 3447.08 as soon as possible that in no averal wire then 30 catendar days effect 71/2011. These payments is divided by sent instead on, but in addition to your normal monthly enorting apparent. Please said your payment where you would narmally sand your maddage payment. For each growth you can provide payment over the phone of no additional cost by calling 1-880-125-535.

Please read the enclosed documents carefully, any follow typ-first cuctions for making patiency of all documents for your records. If you have any questions or conteme, at 1-888-325-3357.

Sincerely,

CHARDOSH, PATTA MCALCIY, FATTA Huro Rolention Division BAC Home Lotas Servicing

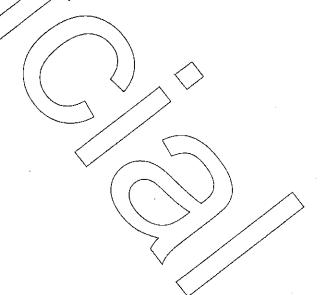
IMPORTANT NOTICE TO HELP YOU AVOID FORECLESURE SPANS

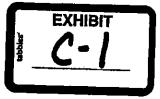
Beware of Foreclesure Hoseup Scams. Help is froe from your marigage servicer!

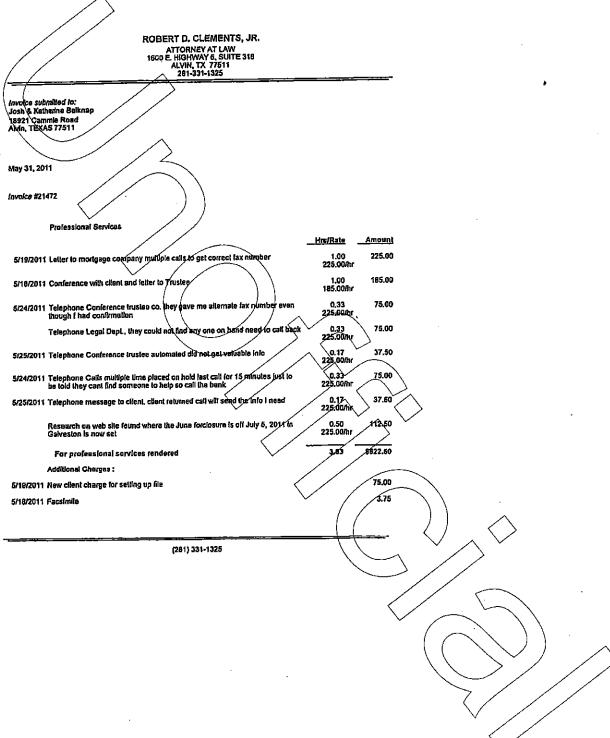
This program is only available to your brough your marigage servicer—Bank of America.

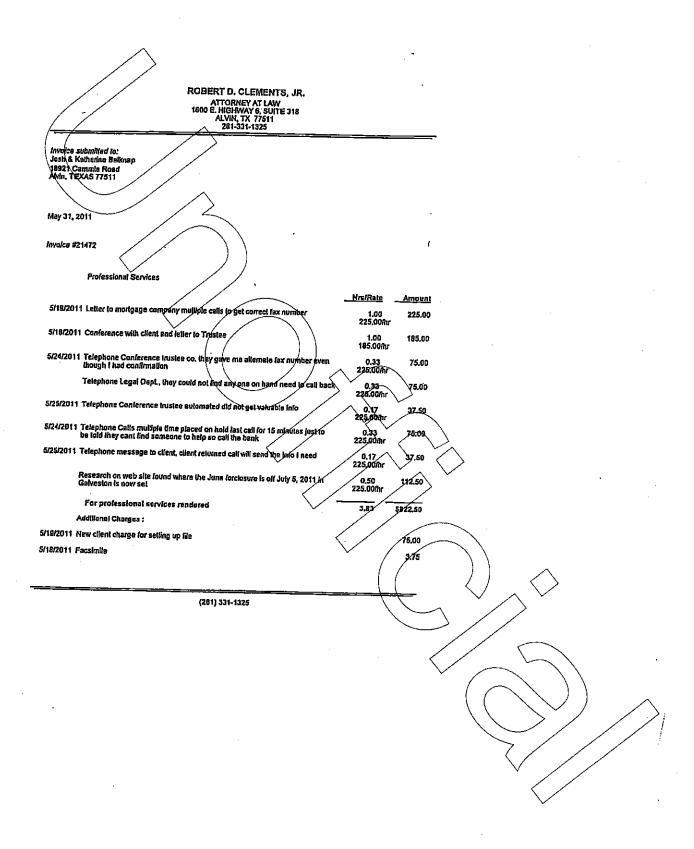
These is never a fee to got assistance or information about a modification program from Bank of America as your merigage conduct or a UND-approved bouring causant better members of America as your merigage conduct or a UND-approved bouring causant better or Service of America as your merigage conduct or a UND-approved bouring causant printing of the America as of the Service of America of America or or organization that also your to pay a fee to in aschange for housing confiscing services or modification of a delaquent foam, your house if you figure or transfer over the dead to your properly to any organization or Indeedual unders you are stacking directly with your mortgage services to forgive your debt.

Naver make your mortgage paymoste to anyone other than your mortgage servicer without their approval.











Trial Period Plan Effective Date: 7/1/2011

JOSH BELKHAP KATHERINE BOLAND 18321 CAMUSE RO ALVIN, TX 77511

COM JOSH BELIEVE AND KATHERINE BOLAND

Comparisations. We have determined that you can origible for a trial medification. Enclosed is your Tail Period Plan. Livius successfully complete the bital medification, your parament medification may be similar for format/payments, perioding fold review as the brue of the personant medification. Also accessed is a Frequently Apriced Questions decument which is provided to help you understand

After you successfully complete your Trial Period Plan by making three lifet payments, we will contact you to dispose the learns of your permanent modification. A Permanent Loan Modification Agreement will be sent to you that you will need to sign and tellum before your loan will be paymenently enditied.

permanently encoded.

To participate to the Trial Period Pien, make your litral pronth's trial partied merigage payment in the amount of \$947.08 as seen as possible, but in no event later than 30 calendar days after 7/1/2011. These payments abduled be sprill instead of, not to addition to your normal monthly mortgage payment. Please sand your payments where you would normally send your mortage payment. Please send your payments where you would normally send your solditional cost by calling 1-888/25-5357.

Plazes read the suclosed documents coretally, and follow the instructions for making payments, and teep a copy of all documents for yordr records. If you have any questions at concepts, plazes call us at 1-886-325-5357.

Sincerely,

SKCADOSIJ, JANTA NiCADOSIJ, SARM Hore Rolenson Division BAC Home Luans Servicing, LP

IMPORTANT NOTICE TO HELP YOU AVOID FORECLESURE SCALAS

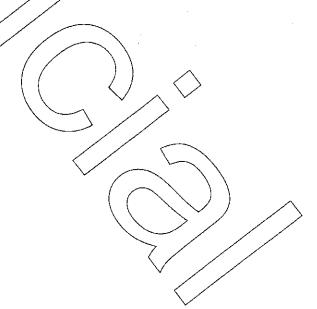
Beviars of Forsclosuro Riscue Scams. Help is free from your martiples survices!

This program is only svaliable to you through your mortgage survices!

There is never a feet to got esselsance or followingsion about a modification program from Back of Amorica as your mortgage survicer or a HUD-approved housing consistent program from Back of Amorica as your mortgage servicer for a HUD-approved housing consistent program from Back of a MUD-sproved counting consistent program from the same of any person or originalization that sake yout logger as its in exchange for industring confiscing services or mordification of a discrete tion.

Beviare of anyone who says they can "save" your home if you sign or transfer over the first discrete force of the program of the same your mortgage servicer to forgive your date.

Never make your mortgage psyments to anyone other than your mortgage servicer without their approval.



JOSH BELIVIAP KATHERNE BOLAND 1891 CAMME RO ALVM, TX 77511

Loan 8: 22115362

COM JOSH BELKNEF AND KATHERWIE BOLAND

After you succeasfully complete your Trial Period Rian by making three trial payments, we will confect you to discouse the tomis of your permanent modification. A Permanent Loan Modification Agreement will be sent to you that you will need to sign and return before your loan will be permanently experienced.

To participate in the Trial Period Plan, make your first, menth's trial period merigage payment in the armoint of \$347.08 as seen as possible, out in no awent lair then 30 calendar days after 17/2011. These payments skhold to point lansland of, not in addition to your normal menthly mortgage seyment. Please settled your payments where you would namely send your mentage payments where you would namely send your mentage payment. Per last processing, you can provide payment over the phone at no additional cast by calling 1-889-325-535;

Pleaso read the enclosed doobgrounds carefully, and lations the institutions for making payments, and trees a copy of all documents to your records. If you have any questions decanciers, please call us at 1-888-325-5337.

Sincetely,

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Home Releasion Division

BAC Hame Lozas Servicing, LP

IMPORTANT NOTICE TO HELP YOU AVOID FORECLOSURE 50AMS

Beward of Forestaura Rescus Scans. Help is froe from your merigage servicer?

- This program is only available to you through your morigage servicer?

- This program is only available to you through your morigage servicer?—Bank of America.

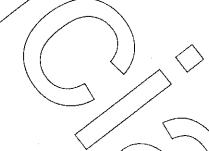
- There is neiver a feet to got assistance or information about a modification program from Bank of America as your merigage servicers or enderer or a FIND-approved housing counterfactor.

- Servate of any person or organization that alsa you to pr_a les to sexchange for your services or modification of a desirquent loan.

- Servate of any person or organization that alsa you to pr_a les to sexchange for your services or modification of a desirquent loan.

- Servate of anyone who says they can "save" your home if you sign or transfer over the deed to your house. On not sign over the deed to your property to any organization or individual unless you are vecking directly with your morigage servicer to forging your debt.

- Naver make your morigage payments to anyone other than your morigage servicer without their seporoval.



Loan Modification Trial Period Plan
Trial Period Plan Effective Date: 7/1/2011

Bofrower: KATHERINE BOLAND JOSH SELKNAP
Servicer BAC Home Loans Servicing, UR
Date of moragage 12/3/2004

Loan Number: 22813362 Property Address 18921 CAMMIE BU ALVIN, TX 77511

To qualify for a modification of your account referenced above (your "Loan") with Bank of America (the "Bank"), you are Regulted to complete a three month trial period. If you complete the trial period successibily, we will older you a modification of your Loan. Here's how the process works:

- We have set your trial period payment at \$947.98 (the "Trial Payment Amount"). This is an estimate of what your initial monthly payment emount will be it you complete your trial period and enter into a permanent modification agreement (your "Modification Agreement"). Depending on the specific terms of your Modification Agreement, please be aware thatyour monthly payment amount will not necessarily be the same as your Trial Payment Amount and will not necessarily stay the same throughout he life of your loan, but pould edjust to one or more payment amounts that maybe higher than your initial monthly payment amount. The specific terms will be included in your Modification Agreement.
- Ouring the trial period, Please ensure that you pay the Trial-Rayment Amount on the first day of the month Instead of paying your morigage payment (which may have a different payment due date) The dates for your payment under this Trial Period (your Trial Payments") would be:

7/1/2011 for the first payment 8/1/2011 for the second payment, and 9/1/2011 for the third payment.

- Your trial payments must each be received by us on or before the 30th calendar day after they are due. If you have not made each of the Trial Payments required under trist Trial Period Plan on or before the 30th day after each such payment is due, the Original Loan Documents will not be modified and this Trial Period Plan will terminate. In this event, the Bank will have all of the rights and benedles provided by the Original Loan Documents, and any payment you make under this Trial Period Plan shall be applied to amounts you owe under the Original Loan Documents and shall be returned to Yeu.
- You will receive a permanent modification of your account if you have a) pale each of the monthly trial
 period payments (the "Trial Payments") on time, and b) signed and returned the final Modification
 Agreement, which will be sent once you have completed your frial Payments.

The first step in this process is to make the first Trial Payment of \$947,08 by 7/1/2011.

Simply mail your trial payments where you would normally send your mortgage payment or please call us at 1-888-325-5357. If you choose to pay by phone, we can deduct your payment directly from your checking account and get your trial modification started right away and there is no jee for this phone payment.

After your third consecutive on-time Trial Payment, the Bank will contact you and will forward your Modification Agreement to you. Please continue making your monthly trial payments until you receive your Modification Agreement. Once you receive your Modification Agreement, you must sign and return it within 30 days or the modification offer will terminate. So please return it as soon as possible.

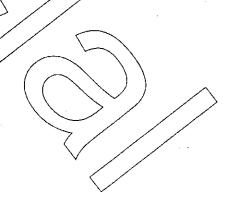
The terms of your Trial Plan are set forth below and are effective on the due date of the lirst Trial Payment under this Trial Plan, provided that you have paid your first trial payment on or before the 30th day after the first trial payment is due.

Additional Terms and Conditions;

You and we agree that:

We will suspend any scheduled foreclosure sale or pending foreclosure proceedings on your

Mariana during the Trial Pariet provided you configure to peel the children's under this Trial Pariet.



Bank of America R.A.		•		
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Phtsburgh, PA 15205	Ocrober 1, 2011			
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Alvin TX 77511 - 7421	Address: ALVEN, TX 7731			
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Step 2: Determine new Payments amounts				
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If you have an excrom account, this notice does not address an refer to your monthly statement for information regarding your	current estroy payment. Please			
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Documents are not returned by October 11, 2011,				
A Principal of Process in State of the Language Principal distribution are expendiculated asked on the estimation that Principal and Interest physicals Physical Solutions (Section 2015).	ed to sing at the Paymons Change Onte, and is	/ _ \		
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You are a valued contonuer at Bank of America, N.A. and it is our conditioning.	actioned that to busings have mily the pilipant parts of comm	~ /		
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KATHERINE BOLAND	Dated	-/-/		
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During the Trial Pariod, we may accept and post your Trial Payments to your account and it will not affect loreclesure proceedings that have already started.

notections progressings that have already started.

Our acceptance and posting of your new payment during the trial period will not be deemed a waiver of the acceleration of your Loan or foreclosure action and related activities, and shall not constitute a curs of your default under your Mortgage unless such payments are sufficient to completely cure your entire default under your Mortgage.

Your current loan documents (your Origina) Loan Documents remain in effect; however, you may make the Trial Payment instead of the payment required under your Original Loan Documents.

to The Fayment instead of the payment required under your original coal boddinerts.

You agree that all terms and provisions of your current Mortgage note and Mortgage security instrument, except to the extent modified by this Trial Period Plan, remain in full force and effect and you will comply with those terms; and that nothing in the Trial Period Plan shall be understood or construct to be a saltstaption or release in whole or in part of the obligations contained in the Original

Eqan Documents.

O You agree that BAC Home Loans Servicing. LP will hold each of your trial period plan payments that you make in a non-interest bearing account. Once there are enough funds in that account to make your full mortgage payment, we will apply the funds to your loan account to make that payment. At the end of your trial period, there could be tends left in that account because there is not enough to make a full mortgage payment. If so, we will apply those funds towards your unpaid principal balance at the time your loan is permanently modified.

Property Tayer and Interest payments.

Property Taxes and Insurance:

o If the Bank does not maintain an impound account with respect to your Loan, it is your responsibility to pay all property taxes and premiume for insurance by their due dates, as required in your Loan. Occuments. If the Bank does maintain an impound account with respect to your Loan, you agree to forward to the Bank the amounts required to permit the impound account to contain a sufficient balance so that payments for property taxes and insurance may be made on time. The failure to pay property taxes or insurance before their due dates, if there is no impound account, or to forward to the Bank sufficient funds so that such payment may be made from your impound account, shall constitute an event of default under this Trial Period Plan and the Loan Documents, and this Trial Period Plan shall terminate immediately and automatically without further notice to you.

Final terms of your Modification Agreement:

o Once you have completed your Trial Payments, and after applying any repraining money held at the end of the Trial Pariod, we will deligmine the new payment amount and the remaining final terms of your Modification Agreement. This Modification Agreement will modify your Original Loan Documents to reflect your new payment amount and other terms.

. If you have not made the Trial Payments required under this Trial Period Plan in a timely In you have not made use that regiments required under this that renor run in a unterly quarter, the Original Loan Documents will not be modified and this Trial Period Plan will terminate to this event, the Bank will have all of the rights and remedies provided by the original Loan Documents, and any payment you make under this Trial Period plan shall be applied to amounts you owe under the Original Loan Documents and shall not be refunded to you.

· Credit reporting during the Trial Period:

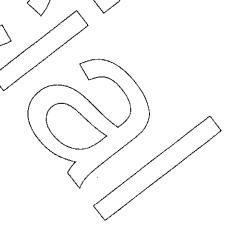
Your credit score may be affected by accepting a trial period plan or modification. For more information about your credit score, please go to http://www.fic.gov/bcp/edu/pubs/consumer/credit/cre24.ab/fi

 If there is existing mortgage insurance on your loan, and if the modified principal balance of your Mortgage exceeds the original principal balance, your Mortgage insurance premiums may increase, causing your payment to go up. Furthermore, the date on which you may request carcellation of the Mortgage insurance may change. For loans on single family primary residences, lederal jaw allows you to request that Mortgage insurance be canceled on either:

o The date the principal balance on your loan is scheduled to reach 80% of the original value of

the property; or of the date the principal balance is reduced to 60% of the original value of the property based on

State law or investor guidelines may also allow for the cancellation of Mortgage Insurance additional times or if your loan is secured by a 2-4 unit property. For more information about Mortgage has vance please call as at 1-800-669-8609.



Losn Modification Agreement Frequently Asked Questions

O. If I quality, how will my mortgage be modified?

There are several different ways we may modify the leans of your loan to reach an affordable payment. The specific terms of your modification will be set torth in your modification agreement, but the modifications to your existing loan may lackdoe one or more of the following:

o Your loan may be brought current by capitalizing past due amounts. This means we may add past due interest, servicing expenses gaid to third parties it taxes and insurance have been paid but will not be collected through escrow-account and to the extent permitted and taxes and insurance which may have been gaid on your behalf to your principal. Any unpaid late fees arising from your most recent definquency will be waived at the time of modification.

definitions will be exercised as the sine of modelication.

• Your loan payments may be recalculated over a longer period even though the maturity date of your loan fail not change. This wiff help lower your monthly payments, however, it will result in your loan having a lump sum payment (known as a balleth payment) which will continue to accrue interest until you pay off the modified loan (unless you choose to pay hat amount sooner).

o Yourmay be offered an interest rate that is equal to or lower than your current interest rate. If your new modified interest rate is below market rate, it may increase annually until it reaches the market rate on the day your modification, becomes affective. Heave be assured that each of these increases will be clearly defined by your loan modification agreement.

Your permanent modification agreement may not contain all of these terms, or may contain different terms. The key terms of your permanent modification agreement will be designed to provide you with affordable monthly mortgage payments.

Q. Will a foreclosure occur if i participale in the Loan Modification Program?

As long as you comply with the terms of the Trial Partid Plan, we will not start foreclosure proceedings; il foreclosure proceedings have already started, we will place the foreclosure on hold. If you tell to comply with the terms of the Trial Period Plan and do not make other arrangements, the hold on the foreclosure will be removed and your Loan will be enforced according to its original terms, which could include foreclosure.

Q. Where should I mail or send my trial period payments?

You can Simply mail your irial payments where you would normally send your mortgage payment, or please call us at 1-888-325-5357. If you choose to pay by phone, we can deduct your payment directly from your checking account – and there is no fee for this phone payment.

O. What happens to my trial period payments if Ado hat comply with the temps of the Trial Period Plan? Your trial period payments will be applied to your existing Loan secenting to the terms of your Loan Destiments, if you were in default at the beginning of the Trial Period, you will remain in default under your Loan, if you were night for the trial period, you may become in default under the terms of your Loan, if your Trial Period Payments are lass than your contractual payments.

O. What if my trial period payment is less than the payment I currently owe on my Loan?

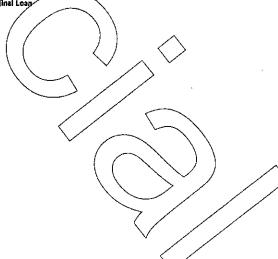
Your monthly statement will continue to include your regular payment amount and any regularly accruing late charge amounts. You only need to make the Triel Period Payment during the three month lists period. The difference between the amount of the third la payment and your normal monthly payment will be included in the final Modification Agreement at the successful conclusion of your that period, and any unpaid late fees related to the most recent delinquent (se which are owed at the time of the modification will be waived.

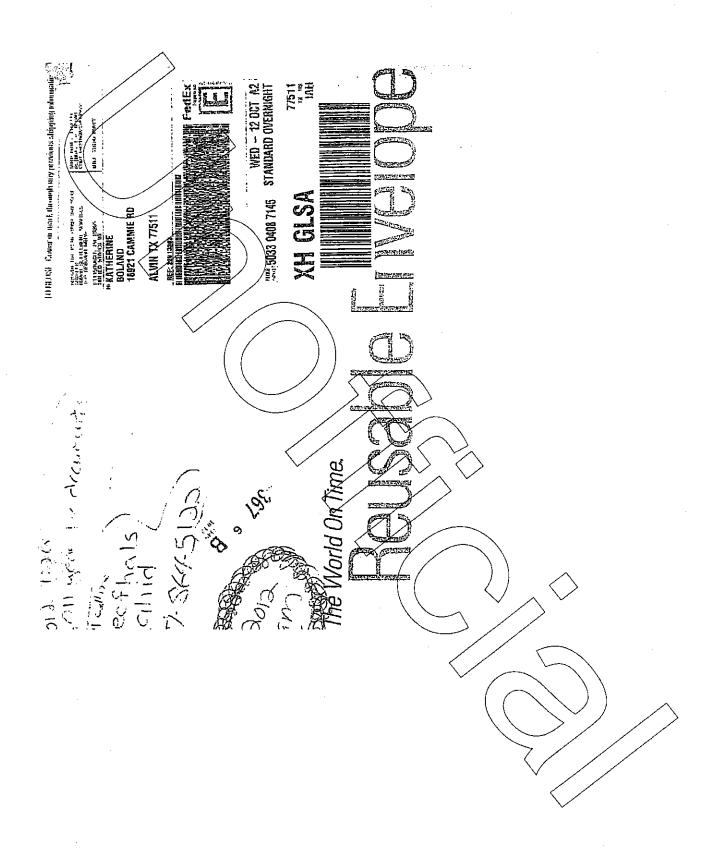
Q. Could my Tries Period Payment or final modified payment be more than my ourrent payment?

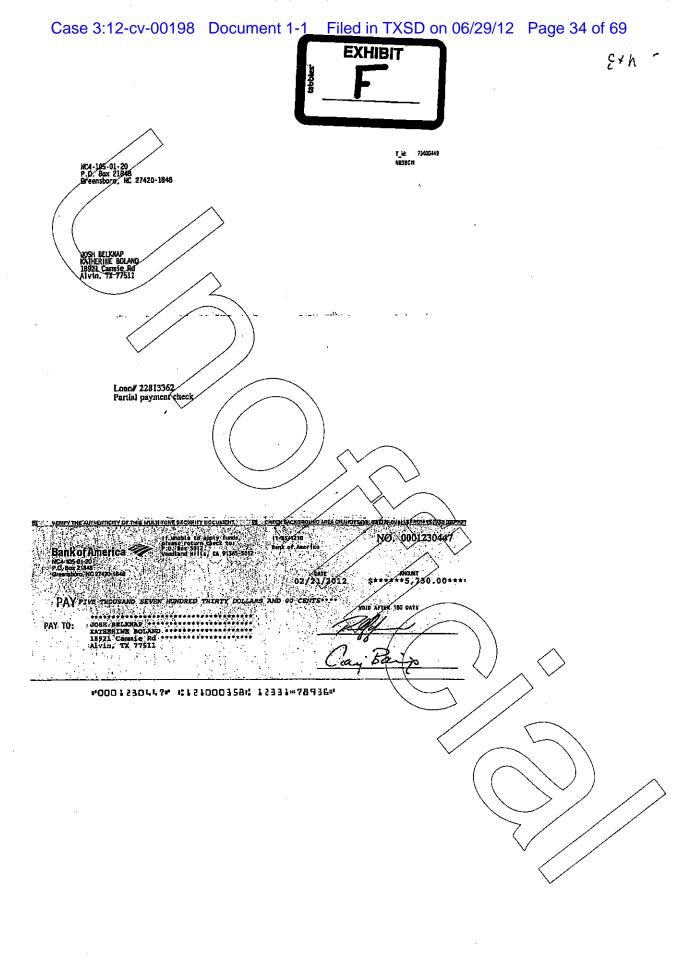
Yes. For example, if your escrew payment substantially increases or your Modification Includes capitalization of passing the Interest, your Trial Period Payment or your final modified payment maybe higher than your current payment.

Q. If I got a permanent Modification Agreement, can my modified Losn terms ever rever to the original Loan

No. Once your Loan is modified, the new terms stay in place for the remainder of your Loan.







Bankolamerica 199

Muzeling 4Z1-807-01-12 1615 W. 14th Szevi Temps, AZ 83281

losh Belknap & Katherine Boland 18921 Cammis Rd Alvin, TX 77511

Notice Date: February 22, 2012

Account No.: 22813362

Property Address: 18921 Cammie Rd Alvin, TX 77511

IMPORTANT NESSAGE ABOUT YOUR HOME

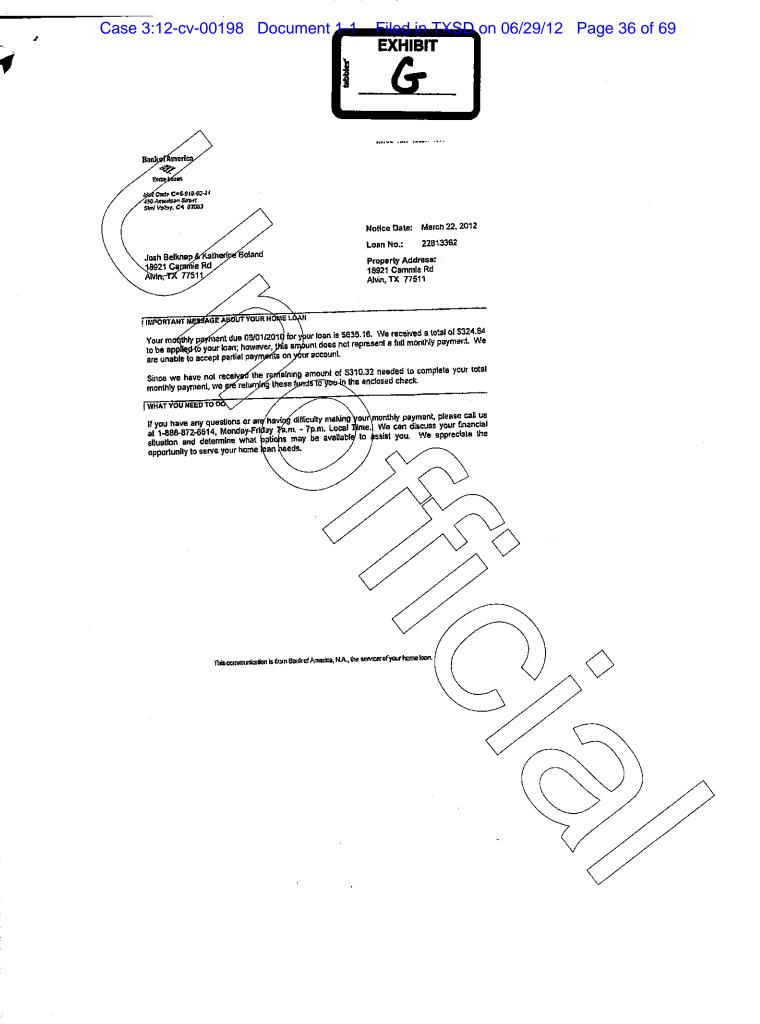
As of February 22, 2012, there is a total of \$5730.00 in partial payments on your loan. The partial payments on your account are not sufficient to satisfy the full delinquency due on your loan.

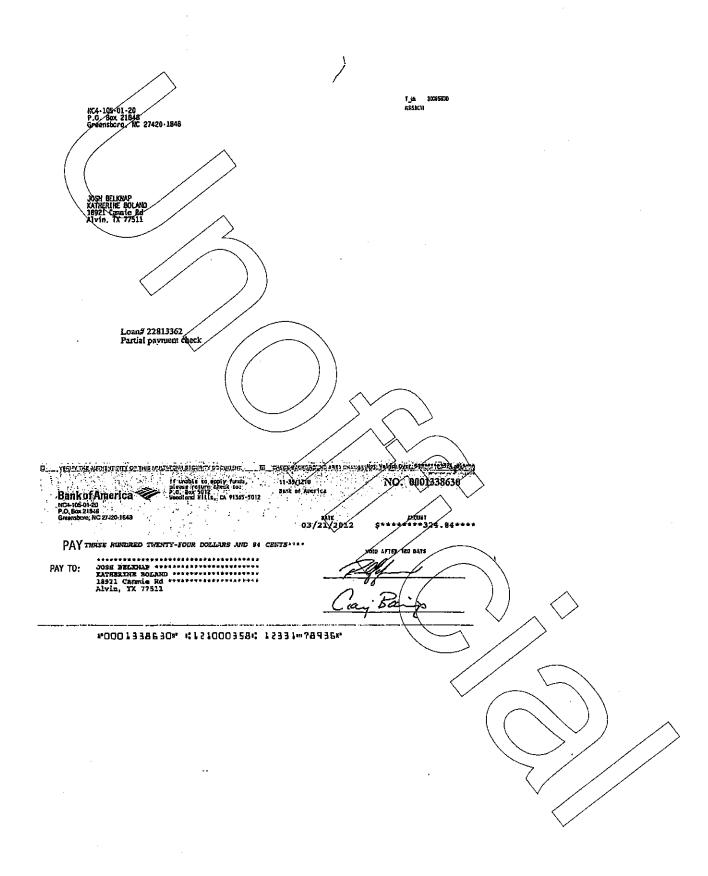
Since we have not received additional amounts to equal the full amount due, we are enclosing a return of these partial lunds.

WHAT YOU NEED TO DO

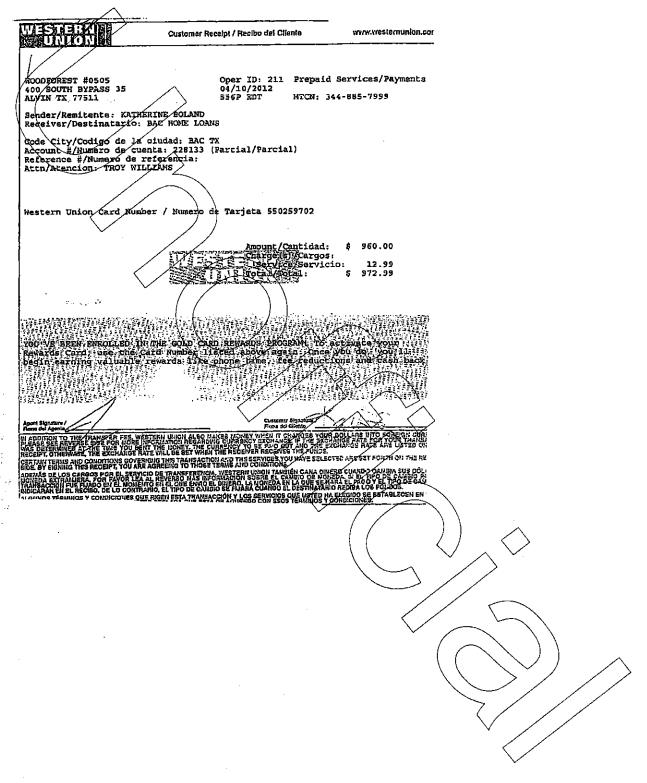
Please contact us to see If you may qualify for a number of other options to assist you in bringing your loan payments up to date by calling us at 1,888-872-8514, Mondoy through Friday from 7 a.m.—7 p.m. Eastern. Additionally, please visit www.bankofamenca.com for more information.

This communication is from Bank of America, N.A., the services of your forms loan.











Bankof America

Home Leans

Mail Step CAS-819-01-15
450 American Steel
Stepl Valley, CA 51065

Name and Majking Address:
JOSH BELKNAP
18821 Cerumie Rd
Alvin
TX 77511

Date: 4/30/2012
Amount: \$ 960.00

IMPORTANT MESSAGE ABOUT YOUR LOAN

Thank you for sending a payment. Athough we appreciate your effort to settle your account, it is necessary to return these funds to you for the following reason:

X The amount remitted does not represent the total due.

_ The funds that was submitted was not certified funds.

WHAT THIS MEANS

Please note that additional amounts may become past due until your account is brought fully current.

If you have any questions, please contact us at (800) 669-6654

04300001263001



11-0025819 11-6-086547-03 18921 CAMMIE ROAD, ALVIN, TX 77511

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Deed of Trust Date: December 3, 2004 Grantor(s)/Mortgagor (s):

JOSH BELKNAP AND KATHERINE
BOLAND, BOTH SINGLE PERSONS

Original Mortgages:
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

Current Mortgages:

WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-HE1

Recorded on: December 6, 2004 An Clerk's File No.: 2004080324 Property County: Galveston

Re-Recorded

Mortgage Servicer: Bank of America, N.A.

Legal Description: A 1.5% ACRE TRACT OF LAND AND BEING THE WEST 250 FEET OF THE EAST 450 FEET OF LOT 6, IN-BLOCK 38, OF ALGOA SUBURBS ADDITION, IN GALVESTON COUNTY, TEXAS, ACCORDING TO THE REVISED MAP THEREOF RECORDED IN VOLUME 238, RAGE 1 OF THE MAP RECORDS AND TRANSFERRED TO PLAT RECORD 1, MAP NO. 1, 80 THE MAP RECORDS OF GALVESTON COUNTY, TEXAS.

Date of Sale: June 05, 2012

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale of Property: THE FIRST FLOOR LOBBY OF THE GALVESTON COUNTY CORTHOUSE, 722 MOODY, GALVESTON, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONERS.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

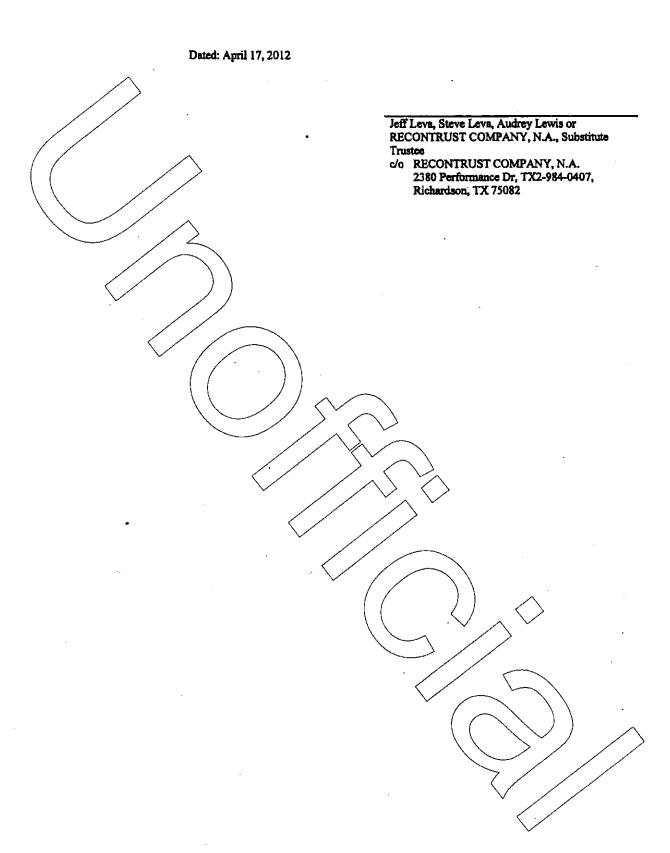
ACTIVE MILITARY SERVICE NOTICE

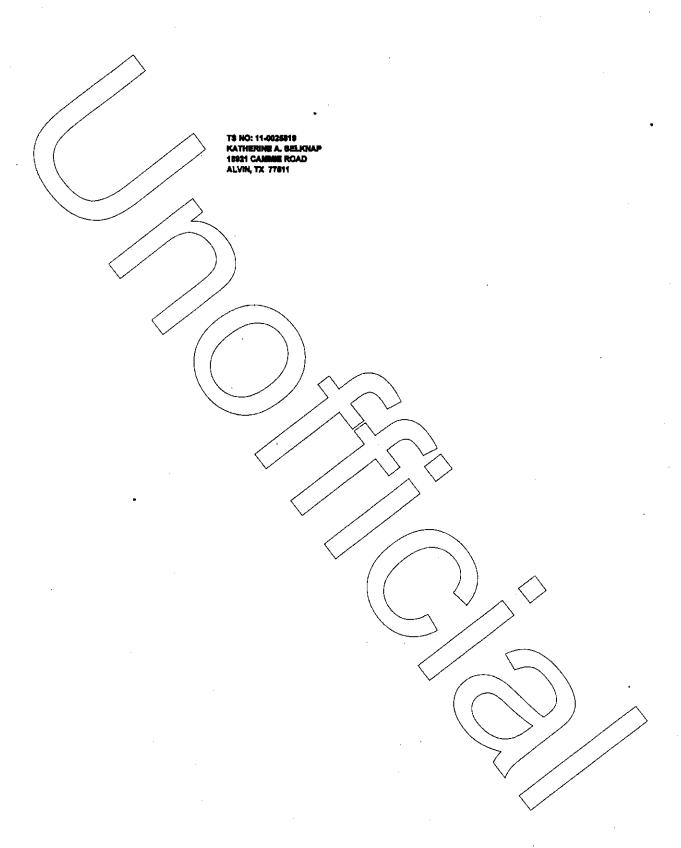
Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Tenas National Guard or the National Guard of another state or as a member of a reserve commonant of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Bank of America, N.A. is acting as the Mortgage Servicer for WELLS-FARGO BANK, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF MERRILLLYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-HE1, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Bank of America, N.A., as the Mortgage Servicer, is representing the Mortgagee, whose address is 400 National Way SIMI VALLEY, CA 93065.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the debt.

TS #: [[-0025819 APN#: 108000380006003 & [08000380006004





Bank of America itamo Launs CAG-919-01-11 P. O. Baz 91-952 Sini Vatery, CA 93/094-1832

Notice Date: April 26, 2012 Account No.: 22813362

Property Address: 18921 Cemmie Rd Alvin, TX 77511

Dear Josh Belknep & Katherine Boland

My name is Nicole Tyson and I am your new customer relationship manager at Bank of America, N.A., your home loan servicer. I will continue the work you started with your previous customer relationship manager with the same goal of pursuing every available option to assist you with your home lean.

I will be in contact with you soon. If you would like to apeak with me right away, please call me directly at 1-800-669-6650. Remember to have you loan number available when you call.

I look forward to working with you.

Sincerely,

Nicole Tyson Customer Relationship Manager Bank of America, N.A.

This communication is from Bank of America, N.A., the servicer of your home-foan.

Bank of America. N.A. is required by law to inform you that this communication is from a deby collegion. However, the purpose of this communication is to provide you information concerning your Quistonyer Relationship Manager.

If you are currently in a bankruptcy proceeding, or have previously obtained a discharge of this debt under applicable bankruptcy law, this notice is for information purposes only and not an attempt to impose personal fieldlity for the debt.

C3_731_CRAIRASGN 13127 034(8:3011



his Joint Payment Agreement en			
	itered into this day of	2012 between	
Owner or Contractor hereinafter	referred to as "Contractor"), Southern!	<u>Cross Group USA</u> , (Contractor or Subconti	ractor hereinarte:
eferred to as "Subcontractor"), _	, and	(hereinafter referred	to as 'Supplier') in
egards to the project known as:		миции	
(Project/Job Name)	'	lar Maximum)	
Riverview Apartments	/ /		
1300 E. Riverside Dr. A	ustin, TX 78741		
he parties hereto agree as follows:			
a Yha Cassus mar until maka	any and all payments to the Subcontractor in	connection with the Project described above	'Project') jointly
payable to the Subcontrac	per and Supplier until all charges for materials	s provided, by Supplier, to the Subcontractor fo	or the Project have been
a mind flow in fault			•
2. During the course of the c	entract between Contractor and Subcontract	or, Supplier will provide materials and/or equip the Project. The purpose of this joint paymen	t agreement is to
or rented by Supplier to Si	uncontractor ("materials") in connection with	to Subcontractor on the Project. This Agreem	ent does not constitute
	a pyropet for the extent of navments actually re	cuived by Supplier, the execution of this Agree	MGUT SUD DIS MINUS OF
such joint checks shall not	affect or otherwise impair any bond, lien or	other creditor rights and remedies which Supp	lier now has or may
t to a few a house	(/ / - \		
3. If Subcontractor is termin	ated for any reason, Contractor shall inform S	Supplier Immediately in writing by certified ma creased by change orders) for any reason (inclu-	ding, but not imited to,
		and the Project or otherwise). Contractor estat	DIN 4530mint of the 1754 to 14
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incurred by Supplior in en	nforcement of this Agreement will be paid by iderations for Supplier's agreement to supply	Contractor and/or Subcontractor. Supplier's r	Sing Columnia Manager
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AGREED AND ACCEPTED BY:			
			
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		(Representative Name/Title)	(Date)
	(Date) (Address)		(Date)
			(Date)
"Subcontractor"	(Address)	[Company Name]	
			(Date)
"Subcontractor"	(Address)	[Company Name]	
"Subcontractor" (Witness)	(Address)	[Company Name]	
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2

MAY 2 4 2012

CAUSE NO. 120V 1284

JOSH BELKNAP and KATHERINE BOLAND BELKNAP

Plaintiffs

vs.\

BANK OF AMERICA HOME LOANS, RECONTRUST COMPANY, N.A., a Subsidiary of Bank of America, and WELLS FARGO BANK, N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust

Defendants.

IN THE DISTRICT COURT OF

GALVESTON COUNTY, TEXAS

4054 JUDICIAL DISTRICT

TEMPORARY RESTRAINING ORDER AND ORDER SETTING HEARING FOR PREZIMINARY INJUNCTION

After considering Plaintiff, Josh Belknap and Katherine Boland Belknap's application for temporary restraining order, the pleadings, the affidavits, and arguments of counsel, the Court finds there is evidence that harm is imminent to Plaintiffs, and if the Court does not issue the temporary restraining order, Plaintiffs will be irreparably injured unless the foreclosure sale is restrained and enjoined. The foreclosure sale will deprive the Plaintiffs of the use and enjoyment of the property, which is now used to house the Plaintiffs. Additionally, the Plaintiffs will lose the right to sell or mortgage the property at some future date and will not obtain full benefit of the appreciated value.

An ex parte order, without notice to Defendants is necessary because there was not enough time to give notice to Defendants, hold a hearing, and issue a restraining order before the irreparable injury, loss, or damage would occur.

12 – CV – 1284 DCPRO Proposed Order (unsigned) 403782 Therefore, by this order, the court does the following: Restrains Defendants, Bank of America Home Loans, Recontrust Company, N.A., a Subsidiary of Bank of America and Wells Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust or anyone else at their direction from directly or indirectly selling or attempting to sell the trust property on June 5, 2012, under the power of sale contained in the deed of trust, and any such Tuesday thereafter Said property is described as follows: 1.556 acre tract of land and being the west 250 feet of the east 450 feet of lot 6 in block 38, of Algoa suburbs addition, in Galveston County, Texas. according to the revised map thereof recorded in Volume 238, Page 1 of the map records and transferred to plat record 1, Map No. 1, 80th of the map records of Galveston County, Texas. Also known as 18921 Cammie Road Alvin Texas 7/7511. Order the clerk to issue notice to Defendants that the hearing on Plaintiffs' application for injunction temporary , 2012, at√ a.m./p.m. The purpose of the hearing shall be to determine whether this temporary restraining order should be made a temporary injunction pending a full trial on the merits. c. Sets bond at \$

PRESIDING JUDGE

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	A civil case information sheet must be completed and submitted when an original petition or application is filed to initiate a new civil, family law, probate, or mental						
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filing. This sheet, approved by	the Texas Judicial Co	xuncil, is inten	ided to co	ollect information that	will be used for stat	istical puril	the best available at the time of only only the neither replaces nor
supplements the filings or serv	ice of pleading or øf	ther document	is as requ	aired by law or rule.	The sheet does not	constituted	request, response, or
supplementation, and it is not au	masible at that.	<u>/. </u>				4 . 1	
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2. Indicate case type, or identif	the most important	lame in the c	ase (seleç		\		
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		2004 C. SL27					Post-judgment Actions
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Debt/Contract	Defamation		∑ Рал		Divorce	# EC 1 ().IL	Modification—Other
Fraud/Misrepresentation	Malpractice	1		et Title	With Childs		Title IV-D
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STAPLE ON OUTSIDE OF FILE UNTIL SERVICE IS ISSUED REQUEST FOR ISSUANCE OF SERVICE DATE OF REQUEST SERVICE WILL ONLY BE ISSUED UPON PAYMENT OF COST (each citation, precept or TRO \$8.00) Case Number 2001289 in the 40512 Court of Galveston County, Texas Type of service requested - please check each type when requesting multiple service documents Citation (serves copy of Petition) Precept (serves copy of a hearing/show cause order or other document) Temporary Restraining Order/Temporary Injunction Other - please specify (X) **ISSUE SERVICE TO:** Name By serving, it's City, State, Zip Upon completion of issuance I request that (check only one) the clerk to Send to the Galveston County Sheriff District Clerk to serve via certified mail return receipt requested for pick up @ phone number Mail to Attorney at address shown in the petition Send to the Galveston County Constable's office precinct # Date fees paid Amount/Method of payment Signature of attorney requesting issuance of service *Service will not be issued t 12 - CV - 1284 DORESERV

Request for Service

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CAUSE NO. 1201/284 MAY 3 4 2012

JOSH BELKNAP and KATHERINE BOLAND BELKNAP

Plaintiffs

VS\

BANK OF AMERICA HOME LOANS, RECONTRUST COMPANY, N.A., a Subsidiary of Bank of America, and WELLS FARGO BANK, N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust

Defendants.

IN THE DISTRICT WOUNT 20F PM 38 64

DORYN DANNER GLENN

GALVESTON COUNTY, TEXAS

4054 JUDICIAL DISTRICT

TEMPORARY RESTRAINING ORDER AND ORDER SETTING HEARING FOR PRELIMINARY INJUNCTION

After considering Plaintiff, Josh Belknap and Katherine Boland Belknap's application for temporary restraining order, the pleadings, the affidavits, and arguments of counsel, the Court finds there is evidence that harm is imminent to Plaintiffs, and if the Court does not issue the temporary restraining order, Plaintiffs will be irreparably injured unless the foreclosure sale is restrained and enjoined. The foreclosure sale will deprive the Plaintiffs of the use and enjoyment of the property, which is now used to house the Plaintiffs. Additionally, the Plaintiffs will lose the right to sell or mortgage the property at some future date and will not obtain full benefit of the appreciated value.

An ex parte order, without notice to Defendants is necessary because there was not enough time to give notice to Defendants, hold a hearing, and issue a restraining order before the irreparable injury, loss, or damage would occur.

12 – CV – 1284 DCTERO Temporary Restraining Order 403961 Therefore, by this order, the court does the following:

a. Restrains Defendants, Bank of America Home Loans, Recontrust Company, N.A., a Subsidiary of Bank of America and Wells Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust or anyone else at their direction from directly or indirectly selling or attempting to sell the trust property on June 5, 2012, under the power of sale contained in the deed of trust, and any such Tuesday thereafter Said property is described as follows:

1.556 acre tract of land and being the west 250 feet of the east 450 feet of lot 6, in block 38, of Algoa suburbs addition, in Galveston County, Texas, according to the revised map thereof recorded in Volume 238, Page 1 of the map records and transferred to plat record 1, Map No. 1, 80th of the map records of Galveston County, Texas. Also known as 18921 Cammie Road Alvin Texas 77511.

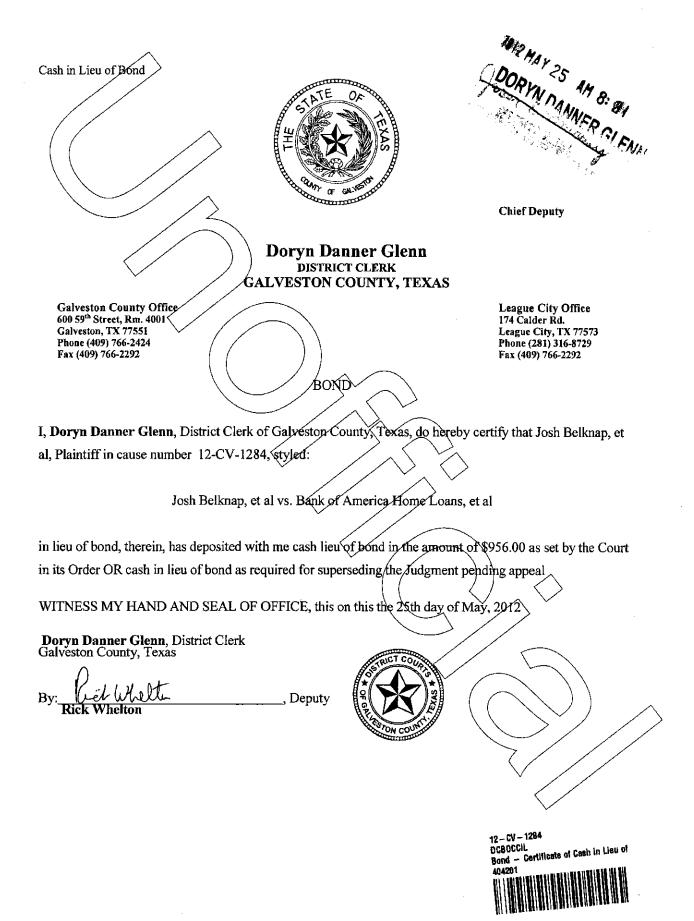
b. Order the clerk to issue notice to Defendants that the hearing on Plaintiffs' application for temporary injunction is set for 2012, at 200 a.m. p.m. The purpose of the hearing shall be to determine whether this temporary restraining order should be made a temporary injunction pending a full trial on the merits.

c. Sets bond at \$ 95

This order expires on

,2012<u>.</u>

PRESIDINGVUQGE



TO:

THE STATE OF TEXAS

CAUSE NO. 12-CV-1284 - 405th District Court

JOSH BELKNAP, ET AL -VS- BANK OF AMERICA HOME LOANS, ET BANK OF AMERICA HOME LOANS, Upon Whom Process of Service may be had by Serving it: REGISTERED AGENT, STINSON FOUNDATION, 303 WEST WALL STREET, MIDLAND, TEXAS 79701.

WHEREAS, Josh Belknap, filed Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure in 405th District Court in and for Galveston County, Texas, on the 24th day of May, 2012 in a suit numbered 12-CV-1284, on the Docket of this Court, wherein Josh Belknap and Katherine Boland Belknap are plaintiff(s) and Bank of America Home Loans, Recontrust Company, N.A., a Subsidiary of Bank of America and Wells Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust are defendant(s), a true and correct copy of the Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure is attached to a true copy of this Writ and made a part thereof.

AND WHEREAS, THE HONORABLE, Acting Judge, Frank Carmona of said Court, has made upon said Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure fiat, a true and correct copy of said fiat is also attached to this Writanel made a part thereof.

NOW, THEREFORE YOU, Bank of America Home Loans are hereby temporarily enjoined and restrained from:

SEE ATTACHED ORDER

WHEREAS THE SAID Josh Belknap, et al has executed and filed with the Clerk of this Court Cash in Lieu of Bond which has been approved in the sum of \$ 956.00 payable and conditioned as required by law and order of the Judge.

YOU ARE FURTHER NOTIFIED TO BE AND APPEAR BEFORE 405th District Court and for Galveston County, Texas, at the

Courthouse in the City of this injunction should not	Galveston, Texas, on, Tuesd be granted, effective until fin	ay the 5th al decree of	day of June, 2012 at 3 this suit.	:00pm, to sh	ow cause, if any you h	ave, why
WITNESS, Doryn Danne	r Glenn, CLERK District Co	urts, in and	for Galveston County,	Texas, on th	is the 25th day of Ma	y, 2012.
Given under my hand and	seal of said court at Galvesto	n, Texas, 6	n this the 25th day of	May, 2012.		•
ATTEST: Doryn Danner Glenn, Dist Galveston County, Texas By: Shailja Dixit	, Deputy			<u>`</u>		
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Sworn to and subscribed b	efore me, on thisday o	of	, 20			
Notary's Name Printed _				÷	12 - CV - 1284 DCCIISS	
Notary Public In and for the	ne State of Texas				Citation Issuance — Work Pr 404421	
Commission Expires						111 11 111

TEMPORARY RESTRAINING ORDER

Commission Expires

THE STATE OF TEXAS

CAUSE NO. 12-CV-1284 - 405th District Court

JØŜH BELKNAP, ET AL –VS- BANK OF AMERICA HOME LOANS, ET AL

Recontrust Company NA a subsidiary of Bank of America, Upon Whom Process of Service may be had by Serving its, Registered Agent, Stinson Foundation, 303 West Wall Street, Midland, Texas 79701. TO:

WHEREAS, Josh Delknap, filed Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure in 405th District Court in and for Galveston County, Texas, on the 24th day of May, 2012 in a suit numbered 12-CV-1284, on the Docket of this Court, wherein Josh Belknap and Katherine Boland Belknap are plaintiff(s) and Bank of America Home Loans, Recontrust Company, N.A., a Subsidiary of Bank of America and Wells Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust are defendant(s), a true and correct copy of the Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure is attached to a true copy of this Writ and made a part thereof.

AND WHEREAS, THE HONORABLE, Acting Judge, Frank Carmona of said Court, has made upon said Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure fiat, a true and correct copy of said fiat is also attached to this Writ and made a part thereof. NOW, THEREFORE YOU, Recontrust Company, N.A., a subsidiary of Bank of America are hereby temporarily enjoined and restrained from: SEE ATTACHED ORDER WHEREAS THE SAID Josh Belknap, et al has executed and filed with the Clerk of this Court Cash in Lieu of Bond which has been approved in the sum of \$ 956.00 payable and conditioned as required by law and order of the Judge. YOU ARE FURTHER NOTIFIED TO BE AND APPEAR BEFORE 405th District Court and for Galveston County, Texas, at the Courthouse in the City of Galveston, Texas, on, Tuesday the 5th day of June, 2012 at 3:00pm, to show cause, if any you have, why this injunction should not be granted, effective until final decree of this suit. WITNESS, Doryn Danner Glenn, CLERK, District Courts, in and for Galveston County, Texas, on this the 25th day of May, 2012. Given under my hand and seal of said court at Galveston, Texas, on this the 25th day of May, 2012. Dorvn Danner Glenn, District Clerk Galveston County, Texas Deputy Shailja Dixit OFFICER'S OR AUTHORIZED & DISINTERESTED PERSON'S RETURN o'elock . M. and executed in 20 at day of _ Texas by delivering to the within named Recontrust Company, N.A., a subsidiary of Bank of America, by serving in person or by registered or certified mail, return receipt requested, a true copy of this Writ, with the date of delivery endorsed thereon, together with the accompanying true and correct copy of the Temporary Restraining Order, at the following times and places, to wit: Name Date Fee – Serving: Name of Officer or Authorized & Disinterested Person Amount: County, Texas Signature of Deputy or Authorized & Disinterested Person Authorized & Disinterested Person's Verification: On this day personally appeared _____, known to me to be the person whose signature appears on the foregoing return. After being duly sworn by me, he/she stated that this Writ was executed by him/her in the exact manner recited on the return. Sworn to and subscribed before me, on this _____day of _____, 20__ Notary's Name Printed Notary Public In and for the State of Texas

TEMPORARY RESTRAINING ORDER

THE STATE OF TEXAS

CAUSE NO. 12-CV-1284 - 405th District Court

JOSH BELKNAP, ET AL -VS-. BANK OF AMERICA HOME LOANS, ET AL

Wells Fargo Bank N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investor Trust, C/O. Registered Agent, Corporation Service Company, 211 E. 7th Street, Suite 620, Austin, Texas 78701-3218. TO:

WHEREAS, Josh Belknap, filed Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure in 405th District Court in and for Galveston County, Texas, on the 24th day of May, 2012 in a suit numbered 12-CV-1284, on the Docket of this Court, wherein Josh Belknap and Katherine Boland Belknap are plaintiff(s) and Bank of America Home Loans, Recontrust Company, N.A., a Subsidiary of Bank of America and Wells Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust are defendant(s),, a true and correct copy of the Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure is attached to a true copy of this Writ and made a part thereof.

AND WHEREAS, THE HONORABLE, Acting Judge, Frank Carmona of said Court, has made upon said Original Petition – OCA Request for Equitable Relief, Request for Tersporary and Permanent Injunctions and Request for Disclosure fiat, a true and correct copy of said fiat is also attached to this Writtand made a part thereof. NOW, THEREFORE YOU, Well's Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mor are hereby temporarily enjoined and restrained from: SEE ATTACHED ORDER WHEREAS THE SAID Josh Belknap, et al has executed and filed with the Clerk of this Court Cash in Lieu of Bond which has been approved in the sum of \$956.00 payable and conditioned as required by law and order of the Judge. YOU ARE FURTHER NOTIFIED TO BE AND APPEAR BEFORE 405th District Court and for Galveston County, Texas, at the Courthouse in the City of Galveston, Texas, on, Tuesday the 5th day of June, 2012 at 3:00pm, to show cause, if any you have, why this injunction should not be granted, effective until final decree of this suit. WITNESS, Doryn Danner Glenn, CLERK, District Courts, in and for Galveston County, Texas, on this the 25th day of May, 2012. Given under my hand and seal of said court at Galveston, Texas, on this the 25th day of May, 2012. ATTEST: Doryn Danner Glenn, District Clerk Galveston County, Texas , Deputy Shailia Dixit OFFICER'S OR AUTHORIZED & DISINTERÉSTED PERSON'S RETURN , 20___ at o'clock ___ M. and executed in Came to hand on _ day of _ Texas by delivering to the within named Wells Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mor, by serving in person or by registered or certified mail, return receipt requested, a true copy of this Whit, with the date of delivery endorsed thereon, together with the accompanying true and correct copy of the Temporary Restraining Order, at the following times and places, to-wit: Place Time of Service Name Fee - Serving: Name of Officer or Authorized & Disinterested Person Amount: County, Texas Signature of Deputy or Authorized & Disinterested Person On this day personally appeared _____, known to me to be the person whose signature appears on the foregoing return. After being duly sworn by me, he/she stated that this Writ was executed by him/her in the exact manner recited on the known to me to be the person whose signature appears on the

Authorized & Disinterested Person's Verification: return. Sworn to and subscribed before me, on this day of , 20 Notary's Name Printed Notary Public In and for the State of Texas Commission Expires

CITATION WITH TRO

THE STATE OF TEXAS

CAUSE NO. 12-CV-1284 - 405th District Court

JOSH BELKNAP, ET AL ~VS- BANK OF AMERICA HOME LOANS, ET

BANK OF AMERICA HOME LOANS, Upon Whom Process of Service may be had by Serving it: REGISTERED AGENT, STINSON FOUNDATION, 303 WEST WALL STREET, MIDLAND, TEXAS 79701. TO: You have been sued. You may employ an attorney. If you or your attorney do not file a written answer with the Clerk who issued this citation by 10:00 a.m. on the Monday next following the expiration of twenty days from the date you were served this citation and petition/motion; a default judgment may be taken against you. Said written answer may be filed by mailing same to: District Clerk's Office, 600 59th Street, Suite 4001, Galveston, Texas 77551-2388. The case is presently pending before the 405th District Court of Galveston County sitting in Galveston, Texas, and the Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure was filed on this the 24th day of May, 2012. It bears cause number 12-CV-1284 and see the attached petition/motion for named parties to the suit. The name and address of the Movant or the attorney of record is: Robert D. Clements, Attorney 1600 E. Highway 6, Suite 318 Alvin, Texas 77511 The nature of the demands of said Movant is shown by a true and correct copy of the Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure and made a part hereof. If this citation is not served, it shall be returned unserved. Issued and given under my hand and the seal of said court at Galveston, Texas, on this the 25th day of May, 2012. Doryn Danner Glenn, District Clerk Galveston County, Texas Deputy Shailja Dixit NOTE: Status Conference Set: 08/23/2012 at 9:30am; SEE ATTACHED FORM OFFICER'S OR AUTHORIZED & DISINTERESTED PERSON'S RETURN o'cløck Came to hand on _____ day of ___ , 20 at \ ___. M. and executed in ___ County, Texas by delivering to the within named BANK OF AMERICA HOME LOANS, by serving in person or by registered or certified mail, return receipt requested, a true copy of this citation, with the date of delivery endorsed thereon, together with the accompanying true and correct copy of the Original Petition - OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure, at the following times and places, to-wit: Place Time of Service Name Fee – Serving: Name of Officer or Authorized & Disinterested Person Amount: County, Texas Signature of Deputy or Authorized & Disinterested Person Authorized & Disinterested Person's Verification: , known to me to be the person whose signature appears on the On this day personally appeared foregoing return. After being duly sworn by me, he/she stated that this citation was executed by him/her in the exact manner recited on the return. Sworn to and subscribed before me, on this _____day of ______, 20 Notary's Name Printed 12-CV-1284 Notary Public In and for the State of Texas Temporary Restraining Order - Issued - OCA Commission Expires

CITATION WITH TRO

THE STATE OF TEXAS

CAUSE NO. 12-CV-1284 - 405th District Court

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	JØSH BELKNAP, ET AL –VS- BANK OF AMERICA HOME LOANS, ET AI	
TO:	O: Recontrust Company NA a subsidiary of Bank of America, Upon Whom Process of Service m Registered Agent, Stinson Foundation, 303 West Wall Street, Midland, Texas 79701.	ay be had by Serving its,
You he citation petition 59 59 Count	Greetings: You have been sucd. You may employ an attorney. If you or your attorney do not file a written answer with the itation by 10:00 a.m. on the Monday next following the expiration of twenty days from the date you were serve etition/motion, a default judgment may be taken against you. Said written answer may be filed by mailing sam 00 59th Street, Suite 4001, Galveston, Texas 77551-2388. The case is presently pending before the 405th Distriction of Galveston, Texas, and the Original Petition – OCA Request for Equitable Relief, Request for the annual request for Disclosure was filed on this the 24th day of May, 2012. It bears cannot see the attached petition/motion for named parties to the suit.	ed this citation and he to: District Clerk's Office, rict Court of Galveston for Temporary and
The n	the name and address of the Movant or the attorney of record is:	
1600	Robert D. Clements, Attorney 600 E. Highway 6, Suite 318 Alvin, Texas 77511	
The name	The nature of the demands of said Movant is shown by a true and correct copy of the Original Petition - OCA Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure and made a part he	Request for Equitable reof.
If this	f this citation is not served, it shall be returned unserved.	
Issued	ssued and given under my hand and the seal of said court at Galveston, Texas, on this the 25th day of May, 20)12.
Dory	ATTEST: Doryn Danner Glenn, District Clerk Galveston County, Texas	
Bv:	By: Deputy	
S	Shailja Dixit	
NOT 08/23	NOTE: Status Conference Set: 8/23/2012 at 9:30am; SEE ATTACHED FORM	
	OFFICER'S OR AUTHORIZED & DISINTERESTED PERSON'S RETURN	-
Cama	Came to hand on day of, 20 at o'clock M. and executed in	County, Texas
by de	by delivering to the within named Recontrust Company, N.A., a subsidiary of Bank of America, by serving	in person or by registered
or cer	or certified mail, return receipt requested, a true copy of this citation, with the date of delivery endorsed thereor	n, together with the
accon	ccompanying true and correct copy of the Original Petition - OCA Request for Equitable Relief, Request	or Temporary and
Perm	Permanent Injunctions and Request for Disclosure, at the following times and places, to-wit:	<u> </u>
Name	Name Date Time of Service Plac	<u>e</u>
Fee -	Fee – Serving:	
	Amount: Name of Officer or Authorized & Disinterested	Person
	County, Tes	ras)
		\sim / \sim
	By Signature of Deputy or Authorized & Disintere	sted Person
Autho On the foregoreturn	Authorized & Disinterested Person's Verification: On this day personally appeared, known to me to be the person whose soregoing return. After being duly sworn by me, he/she stated that this citation was executed by him/her in the stated that the stated that this citation was executed by him/her in the stated that t	
	Sworn to and subscribed before me, on thisday of, 20	
D WOL	own to and substitute before the, on this	·
	Notary's Name Printed	
Notar	Notary Public In and for the State of Texas	
Com	Commission Expires	

CITATION WITH TRO

THE STATE OF TEXAS

CAUSE NO. 12-CV-1284 - 405th District Court JOSH BELKNAP, ET AL –VS- BANK OF AMERICA HOME LOANS, ET AL Wells Farge Bank N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investor Trust, Upon Whom Process of Service may be had by Serving its: Registered Agent, Corporation Service Company, 211 E. 7th Street, Suite 620, Austin, Texas 78701-3218. TO: Greetings: You have been sued. You may employ an attorney. If you or your attorney do not file a written answer with the Clerk who issued this citation by 10:00 a.m. on the Monday next following the expiration of twenty days from the date you were served this citation and petition/motion, a default judgment may be taken against you. Said written answer may be filed by mailing same to: District Clerk's Office, 600 59th Street, Suite 4001, Calveston, Texas 77551-2388. The case is presently pending before the 405th District Court of Galveston County sitting in Galveston, Texas, and the Original Petition – OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure was filed on this the 24th day of May, 2012. It bears cause number 12-CV-1284 and see the attached petition/motion for named parties to the suit. The name and address of the Movant of the attorney of record is: Robert D. Clements, Attorney 1600 E. Highway 6, Suite 318 Alvin, Texas 77511 The nature of the demands of said Movant is shown by a true and correct copy of the Original Petition - OCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure and made a part hereof. If this citation is not served, it shall be returned unserved. Issued and given under my hand and the seal of said court at Galveston, Texas, on this the 25th day of May, 2012. Doryn Danner Glenn, District Clerk Galveston County, Texas Deputy Shailja Dixit **NOTE: Status Conference Set:** 08/23/2012 at 9:30am; SEE ATTACHED FORM OFFICER'S OR AUTHORIZED WISINIERESTED PERSON'S RETURN day of , 20 at ∕o'clo¢k M. and executed in by delivering to the within named Wells Fargo Bank, N.A., as Trustee for the Certificate Holders Merrill Lynch Mor, by serving in person or by registered or certified mail, return receipt requested, a true copy of this citation, with the date of delivery endorsed thereon, together with the accompanying true and correct copy of the Original Petition - QCA Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure, at the following times and places, to wit. Place Date Time of Service Name Fee – Serving: Amount: Name of Officer or Authorized & Disinterested Person County, Texas Signature of Deputy or Authorized & Disinterested Person Authorized & Disinterested Person's Verification: On this day personally appeared _____, known to me to be the person whose signature appears on the foregoing return. After being duly sworn by me, he/she stated that this citation was executed by him/her in the exact manner recited on the rerum. Sworn to and subscribed before me, on this ______, day of _______, 20_____. Notary's Name Printed Notary Public In and for the State of Texas Commission Expires

PRECEPT NO HEARING

THE STATE OF TEXAS

CAUSE NO. 12-CV-1284 - 405th District Court

Josh Belknap, et al vs. Bank of America Home Loans, et al

To any Sheriff or any Constable within the State of Texas, GREETING:

YOU ARE HEREBY COMMANDED that without delay you serve

Bank of America Home Loans c/o Registered Agent, Stinson Foundation 303 West Wall Street Midland, TX 79701

with accompanying copy of Original Petition - OCA Request for Equitable Relief, Request for Temporary and Permanent Injunction and Request for Disclosure; Temporary Restraining Order and Order Setting Hearing for Preliminary Injunction in the above entitled cause.

HEREIN FAIL NOT, but of this Writ make due return, within five days after service, certifying how you executed same.

WITNESS, Doryn Danner Glenn, CLERK, District Courts, in and for Galveston County, Texas.

Given under my hand and the seal of said court at Galveston, Texas on this the 25th day of May, 2012.

ATTEST: Doryn Danner Glenn, District Clerk Galveston County, Texas

OFFICER'S OR AUTHORIZED & DISINTERESTED ELROONS RETORA

Signature of Deputy or Authorized & Disinterested Person

12 - CV - 1284 DCPRI Precept Issued - Work Product 404429

PRECEPT NO HEARING

THE STATE OF TEXAS

CAUSE NO. 12-CV-1284 - 405th District Court

Josh Belknap, et al vs. Bank of America Home Loans, et al To any Sheriff of any Constable within the State of Texas, GREETING: YOU ARE HEREBY COMMANDED that without delay you serve Recontrust Company, N.A. a subsidiary of Bank of America c/o Registered Agent Stinson Foundation 303 West Wall Street Midland, Texas 79701 with accompanying copy of Original Petition - OCA Request for Equitable Relief, Request for Temporary and Permanent Injunction and Request for Disclosure; Temporary Restraining Order and Order Setting Hearing for Preliminary Injunction in the above entitled cause. HEREIN FAIL, NOT, but of this Writ make due return, within five days after service, certifying how you executed same. WITNESS, Doryn Danner Glenn, CLERK, District Courts, in and for Galveston County, Texas. Given under my hand and the seal of said count at Galveston, Texas on this the 25th day of May, 2012. ATTEST: Doryn Danner Glenn, District Clerk Galveston County, Texas Deputy Shailia Dixit OFFICER'S OR AUTHORIZED & DISINTERESTED PERSON'S RETURN o'clock M., and executed by delivering a copy of this Came to hand on the ______ day of ________, 20_ Galveston County, Texas, precept to the within-named , in person in _____, 20___ at ____ o'clock on the _____ day of _ Not executed as to the witness ______ for the following reasons: Fee - Serving: Name of Officer or Authorized & Disinterested Person Amount: County, Texas,

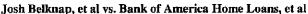
By:

Signature of Deputy or Authorized & Disinterested Person

PRECEPT NO HEARING

THE STATE OF TEXAS

CAUSE NO. 12-CV-1284 - 405th District Court





To any Sheriff of any Constable within the State of Texas, GREETING: YOU ARE HEREBY COMMANDED that without delay you serve Wells Fargo Bank, N.A. as Trustee for the Certificate Holders Merrill Lynch Mortgage Investor Trust c/o Registered Agent, Corporation Service Company 211 E. 7th Street, Suite 620
Austin, Texas 78701-3218 with accompanying copy of Original Petition - OCA Request for Equitable Relief, Request for Temporary and Permanent Injunction and Request for Disclosure; Temporary Kestraining Order and Order Setting Hearing for Preliminary Injunction in the above entitled cause. HEREIN FAIL NOT, but of this Writ make due return, within five days after service, certifying how you executed same. WITNESS, Doryn Danner Glenn, CLRRK, District Courts, in and for Galveston County, Texas. Given under my hand and the seal of said court at Galveston, Texas on this the 25th day of May, 2012. ATTEST: Doryn Danner Glenn, District Clerk Galveston County, Texas . Deputy Shailja Dixit OFFICER'S OR AUTHORIZED & DISINTERESTED PERSON'S RETURN Came to hand on the ______ day of ________, 20_ o'clock M., and executed by delivering a copy of this Galveston County, Texas, in person in precept to the within-named _____, 20___ at ___ o'clock day of Not executed as to the witness _ for the following reasons: Fee – Serving: Name of Officer or Authorized & Disinterested Person Amount: County, Texas Signature of Deputy or Authorized & Disinterested Person

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Doryn Danner Glenn CLERK DISTRICT COURT FILED

JUN 0 6 2012

GALVESTON COUNTY TEXAS

DEPUTY

CAUSE NO. 12CV1284

JOSH BELKNAP and KATHERINE BOLAND BELKNAP

Plaintiffs

VS.

BANK OF AMERICA HOME LOANS, RECONTRUST COMPANY, N.A., a Subsidiary of Bank of America, and WELLS FARGO BANK, N.A., as Trustee for the Certificate Holders Merrill Lynch Mortgage Investors Trust

Defendants.

IN THE DISTRICT COURT OF

GALVESTON COUNTY, TEXAS

405TH JUDICIAL DISTRICT

EXTENTION OF TIME OF May 24, 2012 TEMPORARY RESTRAINING ORDER

On June 5, 2012 at 3:00 pm after considering Plaintiffs' application for Temporary Restraining Order, Temporary Injunction, the pleadings, the affidavits, and arguments of counsel, the Court finds there is evidence that harm is imminent and irreparable to Plaintiffs, and if the Court does not issue the Temporary Restraining Order, Plaintiffs will be irreparably harmed if the subject property is sold by the Galveston County Sheriff's office on June 5, 2012.

1.556 acre tract of land and being the west 250 feet of the east 450 feet of lot 6, in block 38, of Algoa suburbs addition, in Galveston County, Texas, according to the revised map thereof recorded in Volume 238, Page 1 of the map records and transferred to plat record 1, Map No. 1, 80th of the map records of Galveston County, Texas. Also known as 18921 Cammie Road, Alvin, Texas 77511.

An ex parte order EXTENTION of the May 24, 2012 Original Restraining Order for an additional (14) fourteen days, without notice to Defendants, is necessary because there was not enough time to give notice to Defendants, hold a hearing, and issue a restraining order before the irreparable injury, loss, or damage may occur. Specifically, the selling, transferring or otherwise



encumbering the personal real property located at 18921 Cammie Road, Alvin, Texas, would cause irreparable injury to Plaintiffs.

Therefore, by this Order, the Court does the following:

- a. Restrains the Defendants, and/or Galveston County Sheriff's Department from selling, transferring or otherwise encumbering any of the real property of Plaintiffs on June 5, 2012.
 - b. The Court has set a bond which has been posted by cash.
 - c. Extends this Temporary Restraining Order until June 20, 2012.

SIGNED on the day of July 2012, at 30 a.m. 15 m.

RRESIDING HOOG

Filed 12 June 22 A11:53 Doryn Danner Glenn District Clerk Galveston District

CAUSE NO. 12-CV-1284

JOSH BELKNAR and KATHERINE	§ IN THE DISTRICT COURT OF
BOLAND BELKNAP	§
	§
Plaintiffs,	§
v. /	§ GALVESTON COUNTY, TEXAS
	§
THE BANK OF AMERICA HOME	§
LOANS, RECONSTRUCT COMPANY,	§
N.A., a Subsidiary of Bank of America, and	§
WELLS FARGO BANK, NA., as Trustee	§ 405 TH JUDICIAL DISTRICT
for the Certificate Holders Mexrill Lynch	§
Mortgage Investors Trust	§
	§
Defendants.	§

DEFENDANTS' ANSWER AND SPECIAL EXCEPTIONS TO PLAINTIFFS' ORIGINAL PETITION

COMES NOW, Defendants Bank of America, N.A. ("Bank of America"), incorrectly named The Bank of America Home Loans, Recontrust Company ("Recontrust"), and Wells Fargo Bank, N.A. ("Wells Fargo") (collectively, "Defendants"), in the above entitled and numbered cause and files this its Special Exception to Plaintiffs' Original Petition, Request for Equitable Relief, Request for Temporary and Permanent Injunctions and Request for Disclosure ("Original Petition") and would respectfully show the Court as follows:

I. GENERAL DENIAL

Defendants generally deny each and every claim, charge, and allegation contained in Plaintiffs' Original Petition as provided by Rule 92 of the TEXAS RULES OF CIVIL PROCEDURE, and requests that the Court require Plaintiffs to prove their claims by a prependerance of the credible evidence.

II. SPECIAL EXCEPTIONS

2. Defendant specially excepts to the sections of Plaintiffs' Original Petition entitled "Inadequate Remedy at Law" and "Prayer" with regard to the damages claimed because

Plaintiffs do not state the maximum amount of damages they seek from Defendants. The Texas Supreme Court has consistently held that a plaintiff must plead with enough specificity to allow a defendant to ascertain from the pleading the nature and basic issues of the plaintiff's claim. Although a plaintiff is not required to detail the evidence in its petition, the plaintiff is required to give fair notice of the facts. These general principles also extend to the amount of damages plead for by a plaintiff. Accordingly, the amount of damages plead for by a plaintiff must provide fair notice to the defendant of the facts serving as the basis for those damages.

- 3. Plaintiffs have not alleged specific damages of which they allege they sustained; instead, Plaintiffs merely state they have a sustained damages in "be awarded other -and further relief to which the Plaintiffs may be justly entitled," and "Damages in an amount greatly exceeding the minimum jurisdictional limits of this Court." Plaintiffs should be required to replead the pertinent sections with the maximum amount of damages they seek from Defendants in order to provide Defendants with fair notice of their alleged actual damages.
- 4. Defendants specially excepts to the entirety of the petition in that it fails to state a cause of action upon which a claim for relief, in equity or in law, could be founded upon. None of the sections present in the Original Petition⁵ define at a cognizable cause of action recognized by the courts of the State of Texas. Defendants are unable to specifically identify any missing elements of Plaintiffs' causes of action because Plaintiffs plead no causes of action. While it is evident that Plaintiffs are requesting a temporary injunction, under Texas law, a request for injunctive relief, absent a cause of action supporting entry of a judgment, is fatally defective and

See Horizon v. Auld, 34 S.W.3d 887, 896-97 (Tex. 2000).

² TEX. R. CIV. P. 47(a).

³ See e.g., City of Wichita Falls v. Dye, 517 S.W.2d 680, 682 (Tex. App.—Fort worth 1974, writtef d.n.r.e.).

Plaintiffs' Original Petition p.5-7.

The sections of Plaintiffs' Original Petition are given titles such as "Probably Irreparable Harm" and are neither numbered nor otherwise easily designated, and as near as Defendants can ascertain Defendants are specially excepting to paragraphs 6 through 12.

does not state a claim.⁶ Because Plaintiffs have failed to adequately plead any recognizable cause of action, they should be ordered to re-plead with particularity the causes of action they wish to allege. A petition that is not properly amended to state the maximum amount of damages the plaintiff is seeking may be dismissed,⁷ and should Plaintiffs fail to amend, Defendants request dismissal.

III. CONCLUSION

Plaintiffs have failed to plead any recognized cause of action nor have they given sufficient notice of the factual and legal basis upon which they base their claims for damages, and, therefore, Defendants cannot adequately prepare their defense. Defendants request this Court to require the Plaintiffs to re-plead their Original Petition to provide Defendant with their causes of action and notice of the damages they allegedly sustained.

AV. <u>prayer</u>

WHEREFORE, PREMISES CONSIDERED, Defendants pray that its Special Exceptions to Plaintiffs' Original Petition be sustained and for such other and for the relief, both specific and general, at law and in equity, to which it may be entitled.

Butanaru v. Ford Motor Co., 84 S.W.3d 198, 210 (Tex. 2002).

McCaskell v. Methodist Hosp., 836 S.W.2d 519 (Tex. App. – Houston [1st Dist.] 1993, no writ); Perry v. Cohen, 2007 WL 28157 *3 (Tex. App. – Austin).

^{410827.1}

Respectfully submitted,

McGLINCHEY STAFFORD, PLLC

By: /s/ Matt D. Manning

JEFFREY R. SEEWALD

State Bar No. 17986640 McGlinchey Stafford, PLLC

MCGLINCHEY STAFFORD, PLLC 1001 McKinney, Suite 1500

Houston, TX 77002

Telephone: (713) 520-1900 Facsimile: (713) 520-1025

iseewald@mcglinchey.com

MATT D. MANNING

State Bar No. 24070210

McGlinchey Stafford, PLLC

1001 McKinney, Suite 1500

Houston, TX 77002

Telephone: (713) 520-1900

Facsimile: (713) 520-1025

mmanning@mcglinchey.com

ATTORNEYS FOR DEFENDANTS BANK

OF AMEŘICA, N.A.

CERTIFICATE OF SERVICE

I certify that a correct copy of the foregoing has been served on all parties in interest by facsimile, in accordance with the Texas Rules of Civil Procedure on this the 22nd day of June, 2012 as follows:

<u>Via Facsimile (281) 331-8777</u>

Robert D. Clements, Jr.

Chris R. Lay

Melissa Krampota

Patrick "Pat" Huzinec

Law Office of Robert D. Clements, Jr. & Assoc.

1600 E. Highway 6, Suite 318

Alvin, Texas 77511

Phone: (281) 331-1325

Fax: (281) 331-8777

/s/ Matt D. Manning

Matt D. Manning

CAUSE NO. 12-CV-1284

	IN THE DISTRICT COURT OF
Plaintiffs,	
V.	GALVESTON COUNTY, TEXAS
THE BANK OF AMERICA HOME	
WELLS FARGO BANK, N.A., as Trustee	405 TH JUDICIAL DISTRICT
Defendants.	\$
	ANT'S SPECIAL EXCEPTIONS RIGINAL PETITION
On this day came on to be heard D	etendants Bank of America, N.A. ("Bank of
America"), incorrectly named The Bank of	America Home Loans, Recontrust Company
("Recontrust"), and Wells Fargo Bank, N.A.	s (Well's Fargo") (collectively, "Defendants")
Special Exceptions to Plaintiffs' Original Petiti	on and the Court, having considered same, is of
the opinion that Defendants' motion should be g	ranted. It is, therefore.
ORDERED, ADJUDGED AND DECK	REED that Defendants' Special Exceptions are
granted in full. Plaintiffs are hereby ORDEREI	to amend their petition pursuant to Defendants'
Special Exceptions within days of the sign	ing of this order. Should Plaintiffs fail to amend
their petition in any or all of the manners esta	blished in Defendants' Special Exceptions, then
Plaintiffs will be considered in contempt of con	urt and subject to sanctions, up to and including
dismissal of this case with prejudice.	
SIGNED THIS DAY OF	2012.
<u> </u>	THE HONORABLE JUDGE